Top 300 Thrifts in United States

In Order of Deposits December 31, 1983, Compared with December 31, 1982

Compiled by American Banker Copyright 1984

Rank 12/31/83		Total Deposits Dec. 31, 1983 $	Total Deposits Dec. 31, 1982 $	Deposit Gain/Loss %	TOTAL ASSETS Dec. 31, 1983 $	TOTAL ASSETS Dec. 31, 1982 $	Net Worth 12/31/83	Net Worth to Assets %	Charter Type(e)	Ins. Type(f)
201	Homestead Savings, FS&LA, San Francisco	761,238,000	415,168,879	83.36	1,414,913,000	653,094,882	71,842,000	5.08	4	2
202	First Federal Bank of Connecticut, New Haven	757,001,834	706,090,032	7.21	802,802,031	750,937,695	29,641,500	3.69	1	2
203	Great Financial Federal S & L Assn., Louisville, Ky	755,289,770	641,643,433	17.71	845,318,250	762,275,846	60,074,268	7.11	3	2
204	Albuquerque Federal Savings & Loan Assn., N.M	751,556,488	650,819,143	15.48	1,167,795,839	928,523,185	48,588,414	4.16	4	2
205	Standard Federal Savings & Loan Assn., Gaithersburg, Md	748,350,878	423,736,000	76.61	900,153,258	525,183,000	11,913,970	1.32	4	2
206	Cumberland Federal Savings & Loan Assn., Louisville, Ky	746,443,941	669,466,812	11.50	923,708,922	829,490,237	31,874,795	3.45	3	2
207	Naples Federal Savings & Loan Assn., Fla	745,142,000	596,543,490	24.91	939,731,000	827,647,543	53,844,000	5.73	4	2
208	Mutual Savings & Loan Assn. of Wisconsin, Milwaukee	740,905,800	647,031,557	14.51	836,648,955	750,517,739	45,709,837	5.46	3	2
209	Pelican Homestead & Savings Assn., Metairie, La	738,928,000	402,453,703	83.61	788,799,000	436,382,075	N.A.	N.A.	3	2
210	Benjamin Franklin Savings Assn., Houston	738,380,282	437,567,549	68.75	947,730,555	597,349,024	29,437,900	3.11	4	2
211	Provident Bank of Maryland, Baltimore	737,867,642	678,133,959	8.81	817,129,677	761,641,225	76,060,259	9.31	1	1
212	Sunrise Savings & Loan Assn., Boynton Beach, Fla	737,737,000	.....	....	802,646,000	.....	N.A.	N.A.	3	2
213	Century FS & LA of Long Island, Cedarhurst, N.Y	734,236,000	708,227,841	3.67	734,577,000	756,441,809	N.A.	N.A.	3	2
214	Investors Savings & Loan Assn., Millburn, N.J	732,605,276	586,933,532	24.82	1,221,165,357	788,690,192	33,871,475	2.77	3	2
215	First Federal Savings Bank, Santurce, P.R	725,769,729	669,673,000	8.38	1,115,732,249	1,019,009,000	54,180,225	4.86	1	2
216	Roslyn Savings Bank, N.Y	723,168,317	632,576,748	14.32	800,365,074	740,996,351	55,738,681	6.96	1	1
217	Maine Savings Bank, Portland	722,139,026	607,637,873	18.84	787,321,950	685,552,423	50,508,718	6.42	1	1
218	State Savings Bank, Columbus, Ohio	720,221,087	622,358,000	15.72	1,001,979,298	786,049,000	51,494,055	5.14	4	2
219	Great Southern Federal Savings Bank, Savannah, Ga	720,170,516	632,025,246	13.95	812,585,418	766,960,610	24,619,885	3.03	1	2
220	Anchor Savings & Loan Assn., Madison, Wis	719,634,000	622,909,752	15.53	830,675,000	730,411,285	27,731,000	3.34	3	2
221	Queens County Savings Bank, Queens, New York	714,863,577	688,277,982	3.86	775,139,325	747,165,775	41,063,577	5.30	1	1
222	Fidelity Federal Savings & Loan Assn., Nashville, Tenn	713,424,402	584,771,802	22.00	787,438,203	684,948,364	28,183,638	3.58	3	2
223	Columbia Federal Savings Bank, Queens, New York	708,345,829	679,233,000	4.29	876,959,934	750,886,000	28,345,465	3.23	1	2
224	Collective Federal S & L Assn., Egg Harbor City, N.J	707,312,719	538,776,294	31.28	777,562,309	616,149,898	15,110,048	1.94	3	2
225	City Savings & Loan Assn., San Angelo, Tex	705,754,000	.....	....	750,081,000	.....	N.A.	N.A.	4	2
226	Guardian Savings & Loan Assn., Dallas	703,958,000	.....	....	1,067,381,000	.....	N.A.	N.A.	3	2
227	Eastern Savings Bank, Scarsdale, N.Y	703,734,869	656,335,674	7.22	743,561,875	691,307,096	23,550,869	3.17	1	1
228	Continental Federal Savings & Loan Assn., Fairfax, Va	691,580,781	594,634,648	16.30	806,454,848	760,338,988	22,368,078	2.77	3	2
229	Savers Fed. Savings & Loan Assn., Little Rock, Ark	689,928,199	512,308,177	34.67	764,511,034	628,896,791	27,001,773	3.53	4	2
230	Security Federal Savings & Loan Assn., Columbia, S.C	687,082,231	646,995,000	6.20	751,996,038	713,016,000	18,172,873	2.42	3	2
231	Western Fed. Savings & Loan Assn., Los Angeles	683,760,000	657,092,004	4.06	1,074,929,000	958,231,381	N.A.	N.A.	3	2
232	Home & City Savings Bank, Albany, N.Y	682,286,000	673,363,780	1.33	721,671,000	713,355,195	29,421,000	4.08	1	1
233	American Federal Bank FSB, Greenville, S.C	676,139,006	568,627,112	18.91	900,809,466	702,505,006	19,756,861	2.19	1	2
234	Capital Savings Bank F.A., Olympia, Wash	673,944,855	609,358,861	10.60	748,815,333	778,407,238	N.A.	N.A.	1	1
235	First American Federal Savings & Loan Assn., Greensboro	672,435,583	632,444,000	6.32	787,249,334	710,825,000	7,412,329	0.94	3	2
236	Unifirst Federal Savings & Loan Assn., Jackson, Miss	671,754,000	624,008,313	7.65	777,545,000	701,237,608	N.A.	N.A.	3	2
237	Mechanics & Farmers Savings Bank, Bridgeport, Conn	671,456,835	53,854,123	15.00	789,526,050	677,415,615	35,769,582	4.53	1	1
238	Home Federal Savings Association of Florida, Hollywood	669,782,675	512,951,526	30.57	995,691,590	933,573,187	46,930,776	4.71	3	2
239	First Home Federal Savings & Loan Assn., Greensboro, N	668,942,787	534,377,513	25.18	816,696,819	577,301,577	31,071,841	3.80	3	2
240	First Federal Savings Bank & Trust, Pontiac, Mich	666,987,475	626,492,486	6.46	801,975,147	775,806,231	31,978,842	3.99	1	2
241	Citizens Savings Bank, Canton, Ohio	665,393,345	658,489,000	1.05	801,806,969	780,885,000	41,380,968	5.16	4	2
242	Home Federal Savings & Loan Assn., Tucson, Ariz	664,497,000	546,340,109	21.63	1,083,594,000	1,034,757,037	59,612,000	5.50	4	2
243	Monroe Savings Bank FSB, Rochester, N.Y	661,243,041	600,913,546	10.04	697,314,496	648,638,400	17,288,897	2.48	1	1
244	Mid America Federal Savings & Loan Assn., Cicero, Ill	658,818,393	560,000,000	17.65	803,528,170	675,000,000	14,195,165	1.77	3	2
245	State Savings & Loan Assn., Lubbock, Tex	658,719,000	.....	....	715,365,000	.....	N.A.	N.A.	3	2
246	United Savings of America, FS&LA, Chicago	652,342,699	470,091,374	38.77	717,079,913	514,710,951	16,598,218	2.31	3	2
247	Richmond Hill Savings Bank, Queens, New York	647,118,708	622,436,510	3.97	691,441,940	674,541,218	27,778,909	4.02	1	1
248	First Federal Savings Bank, Cleveland	642,402,957	619,536,771	3.69	782,646,114	746,017,155	35,288,975	4.51	1	2
249	City Federal Savings & Loan Assn., Birmingham, Ala	636,708,158	575,721,824	10.59	743,170,965	695,893,663	15,658,758	2.11	3	2
250	Home Savings & Loan Co., Youngstown, Ohio	636,469,645	576,674,349	10.37	689,615,681	630,596,950	33,504,278	4.86	3	2
251	First Federal Savings & Loan Assn., Canton, Ohio	634,501,294	572,984,405	10.74	699,208,614	667,235,626	24,983,682	3.57	3	2
252	Ensign Bank FSB, Hialeah, Fla	632,976,952	.....	....	804,130,598	.....	44,678,553	5.56	2	2
253	Binghamton Savings Bank, N.Y	631,737,796	591,354,482	6.83	673,650,114	644,802,838	32,113,606	4.77	1	1
254	Home Federal Savings Bank of Tennessee, Knoxville	628,908,499	551,145,158	14.11	686,560,148	600,999,422	34,674,834	5.05	2	2
255	Washington Federal Savings & Loan Assn., Seattle	625,648,325	479,766,138	30.41	851,401,422	705,163,262	96,910,791	11.38	4	2
256	Metropolitan Federal S & L Assn., Nashville, Tenn	625,393,482	557,869,042	12.10	802,930,851	673,541,815	40,045,955	4.99	3	2
257	Springfield Institution for Savings, Mass	625,256,000	542,863,000	15.18	727,098,000	638,190,000	68,639,000	9.44	1	1
258	Equitable Federal Savings & Loan Assn., Lancaster, Ohio	619,331,000	.....	....	731,470,000	.....	N.A.	N.A.	3	2
259	Washington Federal S & L Assn., Washington, D.C	618,398,114	443,579,518	39.41	720,480,194	724,905,911	23,087,665	3.20	3	2
260	Dominion Federal Savings & Loan Assn., McLean, Va	618,375,051	.....	....	759,100,343	.....	20,302,085	2.67	4	2
261	Union Fed. Savings & Loan Assn., Los Angeles	617,879,154	474,646,807	30.18	899,760,334	738,569,723	32,959,744	3.66	3	2
262	First Financial Bank, FSB, New Orleans, La	615,331,432	479,056,162	28.45	774,441,092	621,930,878	9,106,294	1.18	1	2
263	Mid Kansas Federal Savings & Loan Assn., Wichita	615,286,640	468,128,770	31.44	719,924,454	598,773,523	19,063,779	2.65	3	2
264	Virginia Federal Savings & Loan Assn., Richmond	612,644,883	497,000,165	23.27	713,674,927	593,987,507	14,804,072	2.07	3	2
265	South Boston Savings Bank, Boston	610,952,000	473,807,000	28.95	688,463,000	520,024,000	66,979,000	9.73	2	3
266	Old Colony Co-operative Bank, Providence, R.I	610,916,320	569,067,442	7.35	724,460,826	741,624,974	24,995,299	3.45	3	2
267	Standard Federal Savings & Loan Assn., Chicago	608,885,000	566,436,618	7.49	659,052,000	619,826,075	N.A.	N.A.	4	2
268	First Federal S & L Assn., West Palm Beach, Fla	606,176,958	637,284,366	- 4.88	765,648,527	741,538,664	41,486,788	5.42	3	2
269	First Federal Savings & Loan Assn., Flourtown, Pa	603,023,000	592,709,000	1.74	803,349,000	844,545,000	66,086,000	8.23	3	2
270	Dixie Savings & Loan Assn., New Orleans, La	602,286,000	533,489,000	12.90	837,427,000	684,377,000	88,935,000	10.62	4	2
271	First Federal Savings & Loan Assn., Lake Worth, Fla	601,237,739	594,541,988	1.13	753,408,980	801,110,261	23,670,691	3.14	3	2
272	United Federal Savings Bank of Iowa, Des Moines	600,509,706	524,912,068	14.40	713,364,393	640,730,908	14,714,956	2.06	1	2
273	Queen City Savings & Loan Assn., Plainfield, N.J	600,437,125	484,497,997	23.93	712,890,516	532,662,706	13,231,444	1.86	3	2
274	Staten Island Savings Bank, New York	598,426,288	532,470,184	12.39	645,726,594	572,520,708	40,918,853	6.34	1	1
275	Frontier Fed. Savings & Loan Assn., Ponca City, Okla	597,137,000	529,038,000	12.87	695,288,000	644,098,000	N.A.	N.A.	3	2
276	Crestmont Federal Savings & Loan Assn., Maplewood, N.J	594,286,111	524,352,323	13.34	699,070,542	611,060,367	17,994,911	2.57	3	2
277	United Postal Savings Assn., St. Louis, Mo	589,890,780	454,262,505	29.86	788,598,281	889,422,634	34,961,747	4.43	3	2
278	Harbor Federal Savings & Loan Assn., Fort Pierce, Fla	587,801,307	463,622,001	26.78	717,174,688	576,876,955	35,009,601	4.88	3	2
279	American Savings Bank, New Britain, Conn	586,577,801	529,321,614	10.82	647,468,432	592,865,373	50,173,660	7.75	1	1
280	Local Federal Savings & Loan Assn., Oklahoma City	586,375,000	546,345,662	7.33	756,011,000	711,995,896	N.A.	N.A.	4	2
281	Suburbia Fed. Savings & Loan Assn., Garden City, N.Y	586,197,926	570,439,252	2.76	659,130,926	601,911,489	N.A.	N.A.	3	2
282	Skokie Federal Savings & Loan Assn., Ill	585,994,579	460,049,755	27.38	680,207,088	602,113,295	16,101,757	2.37	4	2
283	Uptown Federal Savings & Loan Assn., Chicago	583,992,000	475,369,390	22.85	628,273,000	513,856,902	N.A.	N.A.	4	2
284	Central Federal Savings, FSB, Long Beach, N.Y	582,000,000	589,910,544	- 1.34	735,000,000	783,453,153	4,500,000	0.61	1	2
285	First Western Savings Assn., Las Vegas, Nev	579,808,000	495,249,000	17.07	688,509,000	709,969,000	29,182,000	4.24	4	2
286	Savings Bank of Utica, N.Y	574,935,763	536,804,000	7.10	653,029,800	584,080,000	29,344,532	4.49	1	1
287	Eastern Savings Bank, Lynn, Mass	572,814,000	454,307,527	26.09	640,968,000	519,160,043	55,235,000	8.62	1	1
288	Union Warren Savings Bank, Boston	566,279,000	521,605,000	8.56	626,852,000	570,864,000	34,105,000	5.44	1	3
289	Security Savings & Loan Assn., Vineland, N.J	565,385,396	507,514,738	11.40	732,977,900	705,156,640	18,653,719	2.54	3	2
290	Worcester County Institution for Savings, Worcester, Ma	563,365,735	518,228,542	8.71	615,002,898	568,431,668	43,970,599	7.15	1	1
291	Capitol Federal Savings & Loan Assn., Aurora, Colo	562,715,041	478,621,120	17.57	766,320,764	718,891,603	40,349,001	5.27	3	2
292	Land of Lincoln Savings & Loan Assn., Berwyn, Ill	555,921,666	504,835,423	10.12	667,293,797	615,391,964	42,527,040	6.37	4	2
293	Jersey Shore Savings & Loan Assn., Toms River, N.J	553,918,000	473,996,000	16.86	592,986,000	528,852,000	N.A.	N.A.	3	2
294	Security Savings & Loan Assn., Phoenix, Ariz	553,295,709	371,346,589	49.00	787,296,083	748,412,731	21,565,578	2.74	4	2
295	South Carolina Federal Savings Bank, Columbia	553,241,067	537,211,000	2.98	607,100,527	608,759,000	12,814,034	2.11	1	2
296	New Brunswick Savings Bank, N.J	552,744,602	494,702,793	11.73	610,582,446	535,518,137	52,846,551	8.66	1	1
297	San Marino Savings & Loan Assn., Calif	552,608,000	.....	....	683,377,000	.....	N.A.	N.A.	3	2
298	San Jacinto Savings Assn., Houston	552,565,000	329,444,000	67.73	979,401,000	454,886,000	N.A.	N.A.	3	2
299	Westchester Federal Savings Bank, New Rochelle, N.Y	551,539,526	417,505,563	32.10	742,231,393	531,000,000	26,997,172	3.64	1	2
300	Caguas Federal Savings & Loan Assn., P.R	550,909,828	428,176,288	28.66	745,228,934	669,729,182	36,097,841	4.84	3	2

(b)—Based on revised data. Rank that bank would have had if revised data had been available. (c)—Revised data. (d) Revised. (e)—Charter Types: 1-Mutual Savings Bank, 2-Stock Savings Bank, 3-Mutual Savings & Loan Assn., 4 Stock Savings & Loan Assn. (f)—Inurance types: 1-FDIC-Insured; 2-FSLIC-Insured; 3-State-Insured, Noninsured. N.A. —Not Available.

Top 100 Savings Banks in United States

In Order of Deposits December 31, 1983, Compared with December 31, 1982

Compiled by American Banker Copyright 1984

Rank 12/31/83		Total Deposits Dec. 31, 1983 $	Total Deposits Dec. 31, 1982 $	Rank Dec. 31, 1982	Gain in Rank	TOTAL ASSETS Dec. 31, 1983 $	TOTAL ASSETS Dec. 31, 1982 $	Net Worth 12/31/83	Net Worth to Assets %	Charter Type(e)	Ins. Type(f)
1	Philadelphia Saving Fund Society	9,987,139,000	8,618,981,000	1		11,922,157,000	10,100,238,000	822,912,000	6.90	2	1
2	Goldome FSB, Buffalo, N.Y.	9,834,219,000	7,548,444,000	2		11,580,217,000	8,962,680,000	360,239,000	3.11	1	1
3	Metropolitan Savings Bank FSB, Brooklyn, New York	7,084,514,000	5,300,889,000	4	+ 1	7,511,875,000	5,983,652,000	196,863,000	2.62	1	1
4	Dime Savings Bank of New York FSB, Brooklyn	6,125,183,000	5,545,024,000	3		6,633,743,000	6,238,423,000	135,872,000	2.05	1	1
5	Anchor Savings Bank FSB, Northport, N.Y.	5,187,381,137	2,418,535,780	10	+ 5	6,036,259,879	3,062,661,960	337,488,847	5.59	1	2
6	Bowery Savings Bank, New York	5,087,682,000	4,551,362,000	5		5,592,000,000	5,007,051,000	65,425,000	1.17	1	1
7	Dollar-Dry Dock Savings Bank, Bronx, New York	4,733,109,000	2,475,960,033	9	+ 2	5,075,796,000	2,625,104,682	141,825,000	2.79	1	1
8	Sears Savings Bank, Los Angeles	3,801,545,000	2,516,217,973	...		4,845,561,000	3,543,919,544	195,680,000	4.04	2	2
9	Great American Federal Savings Bank, San Diego, Calif.	3,558,989,423	3,198,394,021	...		4,887,793,800	4,463,342,619	370,981,434	7.59	2	2
10	Long Island Savings Bank FSB, Queens, New York	3,209,883,000	1,128,756,000	29	+ 19	4,062,663,000	1,241,266,000	293,253,000	7.22	1	2
11	People's Savings Bank-Bridgeport, Conn.	3,179,369,868	2,159,966,964	12	+ 1	3,646,877,130	2,483,241,955	247,723,295	6.79	1	1
12	Howard Savings Bank, Newark, N.J.	3,046,768,000	2,944,759,000	6		3,612,771,000	3,337,349,000	208,445,000	5.77	2	1
13	American Savings Bank FSB, New York	2,885,612,000	2,875,883,128	7		3,231,897,000	3,252,193,431	134,071,000	4.15	1	1
14	Emigrant Savings Bank, New York	2,864,756,769	2,766,593,000	8		3,012,036,687	2,927,963,000	41,404,590	1.37	1	1
15	Washington Mutual Savings Bank, Seattle	2,796,870,000	2,060,323,000	13		3,400,205,000	2,690,099,000	189,143,000	5.56	2	1
16	Manhattan Savings Bank, New York	2,518,073,488	2,202,905,145	11		2,736,560,716	2,424,367,352	173,001,185	6.32	1	1
17	Rochester Community Savings Bank, N.Y.	2,333,648,000	1,143,448,000	28	+ 11	2,590,762,000	1,345,457,000	55,516,000	2.14	1	1
18	Williamsburgh Savings Bank, Brooklyn, New York	2,091,277,623	2,020,967,317	14		2,229,749,393	2,193,176,340	35,862,606	1.61	1	1
19	Georgia Federal Bank, FSB, Atlanta	2,083,793,991	1,878,196,266	...		2,276,490,618	2,210,158,907	87,427,277	3.84	1	2
20	Perpetual American Bank, FSB, McLean, Va.	1,979,912,411	1,465,503,000	...		2,613,284,516	2,112,285,000	131,552,557	5.03	1	2
21	Transohio Savings Bank, FSB, Cleveland	1,968,723,000	1,623,354,000	...		2,453,700,000	2,058,735,000	73,081,000	2.98	2	2
22	Society for Savings, Hartford, Conn.	1,897,021,000	1,782,845,000	16		2,248,780,000	2,111,793,000	76,032,000	3.38	1	1
23	Greater New York Savings Bank, New York	1,848,212,963	1,672,280,716	18		2,020,529,729	1,731,522,913	39,540,101	1.96	1	1
24	Seamen's Bank for Savings FSB, New York	1,829,287,000	1,520,468,705	23		2,233,586,000	1,744,666,864	44,548,000	1.99	1	1
25	Green Point Savings Bank, Brooklyn, New York	1,772,546,575	1,347,882,191	25		1,934,706,888	1,480,193,298	120,930,287	6.25	1	1
26	Lincoln Savings Bank FSB, Brooklyn, New York	1,749,146,091	1,666,231,000	19		2,171,678,590	2,081,970,000	31,153,838	1.43	1	1
27	Hudson City Savings Bank, Jersey City, N.J.	1,745,981,336	1,706,240,543	17		1,954,052,469	1,858,416,421	125,083,271	6.40	1	1
28	East River Savings Bank, New York	1,736,551,264	1,636,108,009	20		1,840,532,752	1,776,808,563	49,003,459	2.66	1	1
29	Pacific First Federal Savings Bank, Tacoma, Wash.	1,660,206,753	1,526,576,675	...		2,367,764,101	2,160,803,719	192,326,196	8.12	2	2
30	Albany Savings Bank FSB, N.Y.	1,634,584,762	1,613,449,174	21		1,728,735,755	1,731,904,389	64,787,017	3.75	1	2
31	Beneficial Savings Bank, Philadelphia	1,569,032,000	1,553,719,884	22		1,676,669,000	1,609,164,839	37,374,000	2.23	1	1
32	Far West Federal Bank, Portland, Ore.	1,508,787,399	1,273,852,351	...		2,023,491,666	1,872,964,934	48,322,361	2.39	1	2
33	Apple Bank For Savings, New York	1,408,617,000	1,399,990,532	24		1,514,284,000	1,500,504,820	88,397,000	5.84	1	1
34	Dollar Savings Bank, Pittsburgh	1,291,548,000	1,268,009,458	27		1,589,385,000	1,418,029,033	88,549,000	5.57	1	1
35	Germantown Savings Bank, Bala Cynwyd, Pa.	1,279,565,961	1,288,157,877	26		1,353,888,968	1,428,633,196	33,011,386	2.44	1	1
36	Home Federal Bank of Florida FSB, St. Petersburg	1,206,493,994	1,078,098,103	...		1,299,971,698	1,199,188,488	47,577,378	3.66	1	2
37	Savings Bank of Baltimore	1,185,530,000	1,076,623,361	32		1,326,649,000	1,209,130,143	97,665,000	7.36	1	1
38	East New York Savings Bank, Brooklyn, New York	1,162,214,471	1,112,955,241	31		1,266,579,376	1,203,756,831	56,639,350	4.47	1	1
39	Onbank, Syracuse, N.Y.	1,139,988,885	957,780,369	36		1,203,619,189	1,020,363,977	50,651,901	4.21	1	1
40	Mutual Bank FSB, Boston	1,135,722,000	1,015,600,000	34		1,249,182,000	1,141,559,000	70,102,000	5.61	1	1
41	Provident Savings Bank, Jersey City, N.J.	1,125,931,000	672,092,801	52	+ 11	1,201,294,000	734,355,963	64,152,000	5.34	1	1
42	Peoples Westchester Savings Bank, Tarrytown, N.Y.	1,115,997,729	1,044,530,052	33		1,171,364,738	1,102,535,707	36,728,811	3.14	1	1
43	Syracuse Savings Bank, N.Y.	1,110,190,483	909,338,700	39		1,180,471,030	979,845,996	49,125,727	4.16	1	1
44	Jamaica Savings Bank FSB, Lynbrook, N.Y.	1,095,333,239	1,123,935,971	30		1,281,898,324	1,289,077,977	141,563,329	11.04	1	1
45	Independence Savings Bank, Brooklyn, New York	1,059,684,246	955,495,839	37		1,126,468,813	1,039,365,649	45,218,893	4.01	1	1
46	Boston Five Cents Savings Bank FSB	1,048,129,637	995,655,076	35		1,208,854,696	1,164,225,735	113,911,587	9.42	2	1
47	Neworld Bank for Savings, Boston	985,631,019	660,286,425	53	+ 6	1,142,957,825	776,714,240	61,792,364	5.41	1	1
48	Ridgewood Savings Bank, Queens, New York	928,156,288	808,182,299	41		1,015,570,347	906,600,687	66,322,320	6.53	1	1
49	Hamburg Savings Bank, Brooklyn, New York	882,553,814	621,140,872	57	+ 8	951,565,268	694,269,584	49,717,399	5.22	1	1
50	Connecticut Savings Bank, New Haven	863,075,317	811,695,430	40		948,989,438	887,532,187	56,151,800	5.92	1	1
51	New Haven Savings Bank, Conn.	860,232,289	791,085,854	43		960,652,384	884,795,964	70,077,693	7.29	1	1
52	Citizens Savings Bank, Providence, R.I.	847,955,766	739,322,471	46		948,763,047	830,565,905	86,013,651	9.07	1	1
53	Wilmington Savings Fund Society FSB, Del.	839,950,000	798,428,000	42		940,648,000	852,386,000	35,613,000	3.79	1	1
54	Roosevelt Savings Bank, Brooklyn, New York	833,343,000	785,044,000	44		923,597,000	830,846,000	24,611,000	2.66	1	1
55	Horizon Federal Savings Bank, Wilmette, Ill.	826,269,000	695,218,000	...		909,772,000	839,825,000	9,858,000	1.08	1	1
56	Banking Center, Waterbury, Conn.	823,590,113	677,616,189	50		974,302,754	811,460,261	68,283,565	7.01	1	1
57	Provident Institution for Savings, Boston	815,933,000	781,052,000	45		998,274,000	961,241,000	93,016,000	9.32	2	1
58	Morris County Savings Bank, Morristown, N.J.	794,428,064	737,305,000	47		834,312,288	797,285,000	29,520,822	3.54	2	1
59	National Permanent Bank, FSB, Washington, D.C.	761,848,352	688,950,003	...		1,029,831,212	886,150,350	18,175,055	1.76	1	2
60	First Federal Bank of Connecticut, New Haven	757,001,834	706,090,032	...		802,802,031	750,937,695	29,641,500	3.69	1	2
61	Provident Bank of Maryland, Baltimore	737,867,642	678,133,959	49		817,129,677	761,641,225	76,060,259	9.31	1	1
62	First Federal Savings Bank, Santurce, P.R.	725,769,729	669,673,000	...		1,115,732,249	1,019,009,000	54,180,225	4.86	1	2
63	Roslyn Savings Bank, N.Y.	723,168,317	632,576,748	55		800,365,074	740,996,351	55,738,681	6.96	1	1
64	Maine Savings Bank, Portland	722,139,026	607,637,873	58		787,321,950	685,552,423	50,508,718	6.42	1	1
65	Great Southern Federal Savings Bank, Savannah, Ga.	720,170,516	632,025,246	...		812,585,418	766,960,610	24,619,885	3.03	1	2
66	Queens County Savings Bank, Queens, New York	714,863,577	688,277,982	48		775,139,325	747,165,775	41,063,577	5.30	1	1
67	Columbia Federal Savings Bank, Queens, New York	708,345,829	679,233,000	...		876,959,934	750,886,000	28,345,465	3.23	1	2
68	Eastern Savings Bank, Scarsdale, N.Y.	703,734,869	656,335,674	54		743,561,875	691,307,096	23,550,869	3.17	1	1
69	Home & City Savings Bank, Albany, N.Y.	682,286,000	673,363,780	51		721,671,000	713,355,195	29,421,000	4.08	1	1
70	American Federal Bank FSB, Greenville, S.C.	676,139,006	568,627,112	...		900,809,466	702,505,006	19,756,861	2.19	1	2
71	Capital Savings Bank F.A., Olympia, Wash.	673,944,855	609,358,861	...		748,815,333	778,407,238	N.A.	1.00	1	1
72	Mechanics & Farmers Savings Bank, Bridgeport, Conn.	671,456,835	583,854,123	61		789,526,050	677,415,615	35,769,582	4.53	1	1
73	First Federal Savings Bank & Trust, Pontiac, Mich.	666,987,475	626,492,486	...		801,975,147	775,806,231	31,978,842	3.99	1	2
74	Monroe Savings Bank FSB, Rochester, N.Y.	661,243,041	600,913,546	59		697,314,496	648,638,400	17,288,897	2.48	1	1
75	Richmond Hill Savings Bank, Queens, New York	647,118,708	622,436,510	56		691,441,940	674,541,218	27,778,909	4.02	1	1
76	First Federal Savings Bank, Cleveland	642,402,957	619,536,771	...		782,646,114	746,017,155	35,288,975	4.51	1	2
77	Ensign Bank FSB, Hialeah, Fla.	632,976,952	.....	...		804,130,598	.....	44,678,553	5.56	2	2
78	Binghamton Savings Bank, N.Y.	631,737,796	591,354,482	60		673,650,114	644,802,838	32,113,606	4.77	1	1
79	Home Federal Savings Bank of Tennessee, Knoxville	628,908,499	551,145,158	...		686,560,148	600,999,422	34,674,834	5.05	2	2
80	Springfield Institution for Savings, Mass.	625,256,000	542,863,000	62		727,098,000	638,190,000	68,639,000	9.44	1	1
81	First Financial Bank, FSB, New Orleans, La.	615,331,432	479,056,162	...		774,441,092	621,930,878	9,106,294	1.18	1	2
82	South Boston Savings Bank, Boston	610,952,000	473,807,000	72		688,463,000	520,024,000	66,979,000	9.73	2	3
83	United Federal Savings Bank of Iowa, Des Moines	600,509,706	524,912,068	...		713,364,393	640,730,908	14,714,956	2.06	1	2
84	Staten Island Savings Bank, New York	598,426,288	532,470,184	64		645,726,594	572,520,708	40,918,853	6.34	1	1
85	American Savings Bank, New Britain, Conn.	586,577,801	529,321,614	65		647,468,432	592,865,373	50,173,660	7.75	1	1
86	Central Federal Savings, FSB, Long Beach, N.Y.	582,000,000	589,910,544	...		735,000,000	783,453,153	4,500,000	0.61	1	2
87	Savings Bank of Utica, N.Y.	574,935,763	536,804,000	63		653,029,800	584,080,000	29,344,532	4.49	1	1
88	Eastern Savings Bank, Lynn, Mass.	572,814,000	454,307,527	73		640,968,000	519,160,043	55,235,000	8.62	1	1
89	Union Warren Savings Bank, Boston	556,279,000	521,605,000	67		626,852,000	570,864,000	34,105,000	5.44	1	3
90	Worcester County Institution for Savings, Worcester, Mass.	563,365,735	518,228,542	68		615,002,898	568,431,668	43,970,599	7.15	1	1
91	South Carolina Federal Savings Bank, Columbia	553,241,067	537,211,000	...		607,100,527	608,759,000	12,814,034	2.11	1	2
92	New Brunswick Savings Bank, N.J.	552,744,602	494,702,793	69		610,582,446	535,518,137	52,846,551	8.66	1	1
93	Westchester Federal Savings Bank, New Rochelle, N.Y.	551,539,526	417,505,563	...		742,231,393	531,000,000	26,997,172	3.64	1	2
94	Dime Savings Bank of Williamsburgh, Brooklyn, New York	549,982,872	527,888,000	66		579,199,746	556,125,000	20,929,699	3.61	1	1
95	Women's Federal Savings Bank, Cleveland	521,741,087	512,968,859	...		609,844,318	576,078,007	37,967,134	6.23	2	2
96	Los Angeles Federal Savings Bank	520,983,385	396,432,752	...		581,509,672	482,319,483	18,304,041	3.15	1	2
97	First Federal Savings Bank, Lakewood, Colo.	510,826,496	394,188,074	...		606,843,257	480,690,089	35,452,587	5.84	1	2
98	First Fed. Savings Bank of Fla., West Palm Bch.	503,732,078	456,155,020	...		539,764,704	538,854,173	17,660,218	3.27	1	2
99	First Fed. Savings Bank of Calif., Santa Monica	502,692,000	395,306,000	...		786,007,000	605,829,000	55,454,000	7.06	2	2
100	Harmonia Savings Bank, Elizabeth, N.J.	494,893,696	487,036,066	70		568,960,647	516,204,535	23,950,844	4.21	1	1

(b)—Based on revised data. Rank that bank would have had if revised data had been available. (c)—Revised data. (d) Revised. (e)—Charter Types: 1-Mutual Savings Bank, 2-Stock Savings Bank, 3-Mutual Savings & Loan Asan., 4 Stock Savings & Loan Asan. (f)—Inurance types: 1-FDIC-Insured; 2-FSLIC-Insured; 3-State-Insured, Noninsured. N.A. —Not Available.

Top 100 Savings & Loan Associations in United States

In Order of Deposits December 31, 1983, Compared with December 31, 1982

Compiled by American Banker Copyright 1984

Rank 12/31/83		Total Deposits Dec. 31, 1983 $	Total Deposits Dec. 31, 1982 $	Rank Dec. 31, 1982	Gain in Rank	TOTAL ASSETS Dec. 31, 1983 $	TOTAL ASSETS Dec. 31, 1982 $	Net Worth 12/31/83	Net Worth to Assets %	Charter Type(e)	Ins. Type(f)
1	American Savings & Loan Assn., Stockton, Calif.	18,261,705,000	4,904,237,000	7	+ 6	22,487,037,000	6,506,386,000	898,493,000	4.00	4	2
2	Home Savings of America, FA, Los Angeles	15,506,896,000	11,828,936,000	1		19,747,364,000	16,265,153,000	N.A.	N.A.	4	2
3	Great Western Savings, FS&LA, Beverly Hills	13,541,806,000	8,745,669,000	2		17,084,376,000	12,558,419,000	769,527,000	4.50	4	2
4	California Fed. Savings & Loan Assn., Los Angeles	11,060,311,000	7,573,054,020	3		14,128,972,000	10,213,289,924	743,065,000	5.26	4	2
5	Glendale Federal Savings & Loan Assn., Calif.	7,512,400,000	6,775,271,908	4		9,741,231,000	8,180,601,989	589,262,000	6.05	4	2
6	Empire of America FSA, Southfield, Mich.	5,872,539,732	3,211,273,224	17	+ 11	6,987,166,990	4,212,300,459	260,443,699	3.73	3	2
7	First Nationwide Savings, FS&LA, San Francisco	5,851,131,205	4,480,547,578	10	+ 3	8,900,655,672	7,312,796,964	294,417,646	3.31	4	2
8	World Savings, FS&LA, Oakland, Calif.	5,766,660,588	4,843,681,730	8		8,192,828,453	7,276,400,730	254,684,115	3.11	4	2
9	Home Fed. Savings & Loan Assn. of San Diego, Calif.	5,091,182,359	4,528,194,000	9		6,699,492,414	6,131,254,000	559,369,106	8.35	4	2
10	Talman Home Federal Savings & Loan Assn., Chicago	5,068,237,000	5,065,075,102	6		6,319,806,000	6,482,788,610	130,127,000	2.06	3	2
11	City Federal Savings & Loan Assn., Elizabeth, N.J.	4,907,952,000	3,385,792,000	13	+ 2	6,726,146,000	4,527,825,000	256,007,000	3.81	4	2
12	First Federal of Michigan, Detroit	4,580,366,000	3,281,083,653	16	+ 4	7,971,432,000	5,228,907,139	193,121,000	2.42	4	2
13	Coast Federal Savings of America, FS&LA, Los Angeles	4,110,635,293	3,460,897,406	11		5,013,251,485	4,680,068,310	156,805,000	3.13	3	2
14	Standard Federal Savings & Loan Assn., Troy, Mich.	4,000,353,081	3,284,918,206	15	+ 1	4,826,399,207	3,775,707,070	150,217,679	3.11	3	2
15	Imperial Savings, FS&LA, San Diego	3,940,804,349	3,402,972,154	12		5,511,041,128	4,705,338,473	152,248,695	2.76	4	2
16	Gibraltar Savings, FS&LA, Beverly Hills	3,691,665,052	2,937,027,738	19	+ 3	5,943,760,932	4,812,991,467	179,471,034	3.02	4	2
17	Carteret Savings & Loan Assn., FA, Newark, N.J.	3,569,054,000	2,932,181,094	20	+ 3	4,396,194,000	3,623,887,458	115,996,000	2.64	4	2
18	First Federal Savings & Loan Assn., Chicago	3,285,759,000	3,308,844,614	14		3,932,919,000	4,135,744,374	N.A.	N.A.	3	2
19	AmeriFirst Federal Savings & Loan Assn., Miami	3,114,138,560	2,756,057,467	21	+ 2	4,134,946,209	3,910,194,296	176,710,616	4.27	3	2
20	Community Federal Savings & Loan Assn., St. Louis, Mo.	2,967,094,774	2,115,841,878	30	+ 10	3,546,669,195	2,583,382,380	137,317,954	3.87	3	2
21	Northeast Savings, FA, Hartford, Conn.	2,933,531,000	2,535,343,775	24	+ 3	3,373,377,000	3,064,135,192	211,596,000	6.27	4	2
22	Twin City Federal Savings & Loan Assn., Minneapolis	2,877,283,000	2,344,671,000	27	+ 5	3,890,669,000	3,140,198,000	110,485,000	2.84	3	2
23	Gibraltar Savings Assn., Houston	2,871,853,430	2,704,915,745	22		3,902,304,204	3,977,026,801	231,389,165	5.93	4	2
24	First Federal Savings & Loan Assn., Rochester, N.Y.	2,769,783,138	2,691,710,406	23		4,109,026,903	4,023,741,567	45,467,179	1.11	3	2
25	Florida Federal Savings & Loan Assn., St. Petersburg	2,753,224,679	2,441,871,773	26	+ 1	3,896,094,514	3,099,281,496	280,440,228	7.20	4	2
26	United Savings Assn., Houston	2,613,260,000	1,380,968,625	56	+ 30	3,484,484,000	1,939,848,245	N.A.	N.A.	4	2
27	American Savings & Loan Assn. of Florida, Miami	2,529,184,000	2,213,411,206	29	+ 2	3,278,315,000	2,562,041,926	148,039,000	4.52	4	2
28	Farm & Home Savings Assn., Nevada, Mo.	2,403,095,734	1,954,105,859	33	+ 5	2,736,333,784	2,488,594,552	156,064,707	5.70	4	2
29	Columbia Savings & Loan Assn., Beverly Hills	2,366,110,404	593,457,000	177	+148	4,608,696,386	1,120,887,000	124,481,108	2.70	4	2
30	Western Savings & Loan Assn., Phoenix, Ariz.	2,279,680,997	1,900,265,000	37	+ 7	2,964,343,788	2,582,020,000	109,840,529	3.71	4	2
31	Benjamin Franklin Federal S & L Assn., Portland, Ore.	2,194,134,929	1,949,480,488	34	+ 3	3,545,486,362	3,240,861,412	126,936,920	3.58	3	2
32	Coral Gables Federal Savings & Loan Assn., Fla.	2,159,699,874	2,001,049,292	32		2,306,551,587	2,275,552,862	83,826,964	3.63	3	2
33	University Savings Assn., Houston	2,140,026,103	2,007,145,004	31		2,834,381,622	2,511,175,281	123,508,117	4.36	4	2
34	Citicorp Savings, FS&LA, San Francisco	2,093,438,000	1,926,074,325	35	+ 1	3,338,302,000	3,005,100,522	N.A.	N.A.	4	2
35	Atlantic Financial Federal, Bala Cynwyd, Pa.	2,035,608,000	1,799,278,822	39	+ 4	2,296,820,000	2,045,498,333	111,251,000	4.84	4	2
36	First Texas Savings Assn., Dallas	2,030,096,318	1,783,845,138	40	+ 4	2,799,252,923	2,402,680,324	97,143,170	3.47	4	2
37	First Federal Savings & Loan Assn., Phoenix, Ariz.	2,005,268,000	1,743,498,687	41	+ 4	3,098,542,000	2,561,252,747	N.A.	N.A.	3	2
38	Dade Savings & Loan Assn., Miami	1,970,378,000	1,738,788,975	42	+ 4	2,236,060,000	2,170,414,358	N.A.	N.A.	3	2
39	Santa Barbara Savings & Loan Assn., Calif.	1,823,905,000	1,399,592,401	54	+ 15	2,463,467,000	2,066,360,659	24,132,000	0.98	4	2
40	Central Savings & Loan Assn., San Diego, Calif.	1,812,549,000	1,610,292,000	47	+ 7	2,324,855,000	2,233,478,000	N.A.	N.A.	3	2
41	Valley Federal S & L Assn., Van Nuys, Calif.	1,787,267,000	1,321,063,000	63	+ 22	2,267,736,000	1,781,052,000	87,218,000	3.85	4	2
42	Capitol Federal Savings & Loan Assn., Topeka, Kan.	1,688,762,806	1,347,955,851	58	+ 16	1,958,905,950	1,563,894,468	142,643,370	7.28	3	2
43	St. Paul Federal Savings & Loan Assn., Chicago	1,673,667,154	1,426,178,473	53	+ 10	2,135,484,040	1,811,815,242	32,958,617	1.54	3	2
44	American Savings & Loan Assn., Salt Lake City, Utah	1,651,445,000	1,646,829,903	45	+ 1	2,295,809,000	2,345,706,937	98,827,000	4.30	4	2
45	Fulton Federal Savings & Loan Assn., Atlanta	1,626,268,003	1,532,747,296	49	+ 4	1,763,769,878	1,720,348,470	42,343,005	2.40	3	2
46	Western Federal Savings & Loan Assn., Denver	1,558,949,541	1,397,661,823	55	+ 9	1,854,465,703	1,801,534,799	120,511,092	6.50	3	2
47	Downey Savings & Loan Assn., Costa Mesa, Calif.	1,557,382,114	1,112,220,290	83	+ 36	1,904,553,516	1,577,792,672	80,573,793	4.23	4	2
48	Bell Federal Savings & Loan Assn., Chicago	1,556,961,533	1,448,868,982	52	+ 4	1,676,113,959	1,567,000,938	77,925,267	4.65	3	2
49	Fidelity Federal S & L Assn., Glendale, Calif.	1,540,572,708	1,309,299,979	64	+ 15	2,247,352,737	1,747,602,994	104,358,022	4.64	4	2
50	First Federal Savings & Loan Assn., Pittsburgh	1,528,507,286	1,060,421,500	88	+ 38	1,822,336,297	1,405,702,900	53,705,326	2.95	3	2
51	Pioneer Federal Savings & Loan Assn., Clearwater, Fla.	1,513,512,000	1,345,965,566	59	+ 8	1,673,734,000	1,531,574,330	N.A.	N.A.	3	2
52	Dallas Federal Savings & Loan Assn.	1,490,000,000	1,332,712,250	62	+ 10	1,820,000,000	1,589,685,085	64,800,000	3.56	4	2
53	Beverly Hills Savings & Loan Assn.	1,487,956,000	625,441,391	165	+112	1,949,988,000	820,846,107	N.A.	N.A.	4	2
54	Astoria Federal Savings & Loan Assn., Queens, New York	1,471,214,791	1,343,029,526	60	+ 6	1,874,477,652	1,733,587,698	112,506,460	6.00	3	2
55	Guarantee Savings, FS&LA, Fresno, Calif.	1,470,768,047	1,177,434,446	72	+ 17	2,365,880,117	2,011,288,601	62,567,910	2.64	4	2
56	Freedom Savings & Loan Assn., Tampa, Fla.	1,457,824,847	932,797,248	105	+ 49	1,937,581,848	1,325,846,418	66,927,771	3.45	4	2
57	New Biscayne Federal Savings & Loan Assn., Miami	1,449,342,000	1,727,115,000	43		1,944,862,000	1,852,078,000	N.A.	N.A.	4	2
58	Broadview Savings & Loan Co., Cleveland	1,448,209,068	1,558,559,991	48		2,018,117,253	1,934,020,428	81,805,516	4.05	4	2
59	Great Lakes Federal S & L Assn., Ann Arbor, Mich.	1,406,763,257	1,268,872,478	68	+ 9	1,744,738,762	1,553,024,559	69,548,799	3.99	4	2
60	Decatur Federal Savings & Loan Assn., Ga.	1,405,000,140	1,238,696,545	69	+ 9	1,488,361,429	1,336,988,017	44,513,816	2.99	3	2
61	Midwest Federal Savings & Loan Assn., Minneapolis	1,398,384,555	1,366,115,893	57		1,831,017,281	1,824,834,331	62,148,770	3.39	3	2
62	Atlantic Federal S & L Assn., Fort Lauderdale, Fla.	1,387,224,000	1,333,557,722	61		1,643,554,000	1,539,005,874	56,683,000	3.45	4	2
63	Ohio Savings Assn., Cleveland	1,353,077,172	1,271,991,149	66	+3	1,567,977,192	1,652,843,621	61,913,897	3.95	4	2
64	Citizens Federal Savings & Loan Assn., Dayton, Ohio	1,328,747,735	1,050,890,143	89	+ 25	1,443,641,483	1,165,309,937	53,354,515	3.70	3	2
65	Hill Financial Savings Assn., Red Hill, Pa.	1,313,998,978	578,127,872	182	+117	1,584,533,075	739,777,062	51,084,182	3.22	3	2
66	Columbia Savings, FS&LA, Denver	1,302,946,380	1,173,104,677	73	+ 7	1,610,581,054	1,453,222,294	43,553,099	2.70	4	2
67	Mercury Savings, FS&LA, Huntington Beach, Calif.	1,297,508,000	1,013,247,413	94	+ 27	1,665,112,000	1,328,000,000	N.A.	N.A.	4	2
68	Commercial Federal Savings & Loan Assn., Omaha, Neb.	1,294,011,000	1,219,083,442	70	+ 2	2,226,567,000	1,772,112,418	N.A.	N.A.	3	2
69	Security Savings & Loan Assn., Milwaukee, Wis.	1,293,767,000	1,269,319,099	67		1,468,137,000	1,438,876,337	N.A.	N.A.	3	2
70	Gem Savings Assn., Dayton, Ohio	1,290,817,000	1,119,378,528	81	+ 11	1,576,746,000	1,354,820,994	N.A.	N.A.	3	2
71	Fortune Federal Savings & Loan Assn., Clearwater, Fla.	1,284,609,841	1,172,529,888	74	+ 3	1,421,952,002	1,273,186,368	67,996,792	4.78	4	2
72	Chase Federal Savings & Loan Assn., Miami	1,278,524,643	1,135,537,636	77	+ 5	1,687,143,159	1,560,600,751	N.A.	N.A.	3	2
73	First Federal Savings & Loan Assn., Minneapolis	1,269,927,966	1,122,262,307	79	+ 6	1,602,554,139	1,522,840,623	84,428,412	5.27	3	2
74	First Federal Savings of Arkansas, FA, Little Rock	1,239,846,000	886,670,555	113	+ 39	1,666,608,000	1,201,740,379	51,592,000	3.10	3	2
75	Leader Federal Savings & Loan Assn., Memphis, Tenn.	1,221,061,114	956,004,158	101	+ 26	1,371,243,977	1,087,633,723	50,281,442	3.67	3	2
76	United First Fed. Savings & Loan Assn., Sarasota, Fla.	1,217,099,349	1,037,905,249	91	+ 15	1,349,261,888	1,228,250,374	64,325,746	4.77	4	2
77	San Antonio Savings Assn., Tex.	1,208,666,805	1,070,886,901	86	+ 9	1,555,598,849	1,289,217,803	73,636,704	4.73	3	2
78	Horizon Financial, FA, Southamption, Pa.	1,205,359,000	1,045,745,274	90	+ 12	1,639,137,000	1,566,100,676	N.A.	N.A.	3	2
79	Citizens Federal Savings & Loan Assn., Miami	1,191,470,786	1,074,521,996	85	+ 6	1,458,774,237	1,286,210,495	49,675,422	3.41	4	2
80	Far West Savings & Loan Assn., Newport Beach, Calif.	1,179,000,000	756,603,000	125	+ 45	1,605,000,000	1,078,457,000	47,000,000	2.93	4	2
81	San Francisco Federal Savings & Loan Assn.	1,178,852,000	913,697,891	107	+ 26	1,614,873,000	1,312,141,260	N.A.	N.A.	3	2
82	Financial Fed. Savings & Loan Assn., Miami Beach, Fla.	1,177,739,976	1,122,938,128	78		1,279,388,577	1,241,093,193	31,890,701	2.49	3	2
83	Honolulu Federal Savings & Loan Assn., Hawaii	1,167,515,573	1,121,604,884	80		1,684,673,423	1,719,799,112	52,760,112	3.13	3	2
84	Empire Savings Building & Loan Assn., Denver	1,158,705,244	1,152,871,369	76		1,574,699,604	1,556,088,959	72,146,539	4.58	4	2
85	Lamar Savings Assn., Austin, Tex.	1,151,683,000	366,484,461	307	+222	1,304,158,000	427,000,597	N.A.	N.A.	3	2
86	Baltimore Federal Savings & Loan Assn.	1,140,734,150	1,029,285,652	92	+ 6	1,497,919,898	1,427,990,149	45,316,467	3.03	3	2
87	Cardinal Federal Savings & Loan Assn., Cleveland	1,122,232,211	1,006,937,000	95	+ 8	1,276,500,954	1,273,740,000	37,215,195	2.92	3	2
88	Bloomington Federal Savings & Loan Assn., Ill.	1,120,898,006	973,018,826	98	+ 10	1,216,666,622	1,154,148,194	N.A.	N.A.	3	2
89	Pacific Fed. Savings & Loan Assn., Costa Mesa, Calif.	1,115,469,157	1,116,713,513	82		1,694,052,701	1,732,601,102	66,393,790	3.92	3	2
90	Sooner Federal Savings & Loan Assn., Tulsa, Okla.	1,109,630,000	1,064,200,000	87		1,429,030,000	1,404,864,000	68,484,000	4.79	4	2
91	Minnesota Federal Savings & Loan Assn., St. Paul	1,091,101,817	968,160,233	100	+ 9	1,213,336,215	1,157,878,100	57,884,650	4.77	3	2
92	First Federal Savings & Loan Assn., Greenville, S.C.	1,082,691,000	857,223,965	117	+ 25	1,269,845,000	986,445,973	N.A.	N.A.	3	2
93	Eureka Federal Savings & Loan Assn., San Carlos, Calif.	1,079,523,000	743,584,841	128	+ 35	1,357,852,146	1,024,526,747	32,550,519	2.40	3	2
94	Southwest Savings & Loan Assn., Phoenix, Ariz.	1,073,681,483	935,502,599	104	+ 10	1,245,000,206	1,151,896,168	64,286,334	5.16	4	2
95	Bay View Fed. Savings & Loan Assn., San Mateo, Calif.	1,063,844,248	912,322,000	108	+ 13	1,239,214,478	1,285,222,000	31,904,661	2.57	3	2
96	Hollywood Federal Savings & Loan Assn., Fla.	1,052,366,393	1,028,392,883	93		1,200,930,910	1,146,117,509	38,926,269	3.24	3	2
97	Security First Fed. S & L Assn., Daytona Beach, Fla.	1,050,228,201	949,206,444	103	+ 6	1,158,900,793	1,083,151,612	28,289,939	2.44	3	2
98	Loyola Federal Savings & Loan Assn., Baltimore	1,040,077,760	982,378,166	96		1,325,986,391	1,192,110,206	66,666,252	5.03	3	2
99	Southern California Savings, FS&LA, Beverly Hills	1,028,917,000	923,510,000	106	+ 7	1,313,809,000	1,134,298,000	N.A.	N.A.	4	2
100	Third Federal Savings & Loan Assn., Cleveland	1,019,352,458	903,870,887	110	+ 10	1,139,113,301	1,024,106,583	76,423,217	6.71	3	2

(b)—Based on revised data. Rank that S&L would have had if revised data had been available. (c)—Revised data. (d) —Revised. (e)—Charter types: 3-Mutual Savings & Loan Assn., 4-Stock Savings & Loan Assn. (f)—Insurance Types: 1-FDIC-Insured; 2-FSLIC-Insured; 3-State-Insured, 4-Noninsured. N.A.—Not Available.

Geographic Breakdown of Top 300 Thrift Institutions

Compiled by American Banker Copyright 1984

Rank 12/31/83		Total Deposits 12/31/83
	ALABAMA	
148	First Southern Fed. Savings & Loan Assn., Mobile	1,009,145,715
249	City Federal Savings & Loan Assn., Birmingham	636,708,158
	ARIZONA	
47	Western Savings & Loan Assn., Phoenix	2,279,680,997
56	First Federal Savings & Loan Assn., Phoenix	2,005,268,000
138	Southwest Savings & Loan Assn., Phoenix	1,073,681,483
194	Pima Savings & Loan Assn., Tucson	789,635,152
242	Home Federal Savings & Loan Assn., Tucson	664,497,000
294	Security Savings & Loan Assn., Phoenix	553,295,709
	ARKANSAS	
109	First Federal Savings of Arkansas, FA, Little Rock	1,239,846,000
161	First South Federal Savings & Loan Assn., Pine Bluff	922,857,631
229	Savers Fed. Savings & Loan Assn., Little Rock	689,928,199
	CALIFORNIA	
1	American Savings & Loan Assn., Stockton	18,261,705,000
2	Home Savings of America, FA, Los Angeles	15,506,896,000
3	Great Western Savings, FS&LA, Beverly Hills	13,541,806,000
4	California Fed. Savings & Loan Assn., Los Angeles	11,060,311,000
7	Glendale Federal Savings & Loan Assn	7,512,400,000
11	First Nationwide Savings, FS&LA, San Francisco	5,851,131,205
12	World Savings, FS&LA, Oakland	5,766,660,588
14	Home Fed. Savings & Loan Assn. of San Diego	5,091,182,359
20	Coast Federal Savings of America, FS&LA, Los Angeles	4,110,635,293
22	Imperial Savings, FS&LA, San Diego	3,940,804,349
23	Sears Savings Bank, Los Angeles	3,801,545,000
24	Gibraltar Savings, FS&LA, Beverly Hills	3,691,665,052
26	Great American Federal Savings Bank, San Diego	3,558,989,423
45	Columbia Savings & Loan Assn., Beverly Hills	2,366,110,404
51	Citicorp Savings, FS&LA, San Francisco	2,093,438,000
63	Santa Barbara Savings & Loan Assn	1,823,905,000
64	Central Savings & Loan Assn., San Diego	1,812,549,000
65	Valley Federal S & L Assn., Van Nuys	1,787,267,000
78	Downey Savings & Loan Assn., Costa Mesa	1,557,382,114
80	Fidelity Federal S & L Assn., Glendale	1,540,572,708
85	Beverly Hills Savings & Loan Assn	1,487,956,000
87	Guarantee Savings, FS&LA, Fresno	1,470,768,047
100	Mercury Savings, FS&LA, Huntington Beach	1,297,508,000
117	Far West Savings & Loan Assn., Newport Beach	1,179,000,000
118	San Francisco Federal Savings & Loan Assn	1,178,852,000
131	Pacific Fed. Savings & Loan Assn., Costa Mesa	1,115,469,157
137	Eureka Federal Savings & Loan Assn., San Carlos	1,079,523,000
139	Bay View Fed. Savings & Loan Assn., San Mateo	1,063,844,248
145	Southern California Savings, FS&LA, Beverly Hills	1,028,917,000
163	Sacramento Savings & Loan Assn	917,052,122
169	Bell Savings & Loan Assn., San Mateo	883,276,000
188	Pomona First Fed. Savings & Loan Assn	818,510,254
190	Lincoln Savings & Loan Assn., Monterey Park	803,280,207
201	Homestead Savings, FS&LA, San Francisco	761,238,000
231	Western Fed. Savings & Loan Assn., Los Angeles	683,760,000
261	Union Fed. Savings & Loan Assn., Los Angeles	617,879,154
297	San Marino Savings & Loan Assn	552,608,000
	COLORADO	
77	Western Federal Savings & Loan Assn., Denver	1,558,949,541
99	Columbia Savings, FS&LA, Denver	1,302,946,380
122	Empire Savings Building & Loan Assn., Denver	1,158,705,244
199	Midland Federal Savings & Loan Assn., Denver	768,852,000
291	Capitol Federal Savings & Loan Assn., Aurora	562,715,041
	CONNECTICUT	
29	People's Savings Bank-Bridgeport	3,179,369,868
33	Northeast Savings, FA, Hartford	2,933,531,000
60	Society for Savings, Hartford	1,897,021,000
172	Connecticut Savings Bank, New Haven	863,075,317
173	New Haven Savings Bank	860,232,289
185	Banking Center, Waterbury	823,590,113
202	First Federal Bank of Connecticut, New Haven	757,001,834
237	Mechanics & Farmers Savings Bank, Bridgeport	671,456,835
279	American Savings Bank, New Britain	586,577,801
	DELAWARE	
177	Wilmington Savings Fund Society FSB	839,950,000
	DISTRICT OF COLUMBIA	
196	Columbia First Federal S & L Assn., Washington, D.C.	785,173,543
200	National Permanent Bank, FSB, Washington, D.C.	761,848,352
259	Washington Federal S & L Assn., Washington, D.C.	618,398,114
	FLORIDA	
30	AmeriFirst Federal Savings & Loan Assn., Miami	3,114,138,560
40	Florida Federal Savings & Loan Assn., St. Petersburg	2,753,224,679
42	American Savings & Loan Assn. of Florida, Miami	2,529,184,000
49	Coral Gables Federal Savings & Loan Assn	2,159,699,874
58	Dade Savings & Loan Assn., Miami	1,970,378,000
82	Pioneer Federal Savings & Loan Assn., Clearwater	1,513,512,000
88	Freedom Savings & Loan Assn., Tampa	1,457,824,847
89	New Biscayne Federal Savings & Loan Assn., Miami	1,449,342,000
95	Atlantic Federal S & L Assn., Fort Lauderdale	1,387,224,000
105	Fortune Federal Savings & Loan Assn., Clearwater	1,284,609,841
107	Chase Federal Savings & Loan Assn., Miami	1,278,524,643
111	United First Fed. Savings & Loan Assn., Sarasota	1,217,099,349
113	Home Federal Bank of Florida FSB, St. Petersburg	1,206,493,994
115	Citizens Federal Savings & Loan Assn., Miami	1,191,470,786
119	Financial Fed. Savings & Loan Assn., Miami Beach	1,177,739,976
141	Hollywood Federal Savings & Loan Assn	1,052,366,393
142	Security First Fed. S & L Assn., Daytona Beach	1,050,228,201
155	Coast Federal Savings & Loan Assn., Sarasota	976,748,306
162	Flagler Federal Savings & Loan Assn., Miami	919,567,000
167	First City Federal S & L Assn., Bradenton	890,635,513
175	The First, F.A., Orlando	854,741,001
180	First Federal Savings & Loan Assn., Jacksonville	835,549,645
207	Naples Federal Savings & Loan Assn	745,142,000
212	Sunrise Savings & Loan Assn., Boynton Beach	737,737,000
238	Home Federal Savings Association of Florida, Hollywood	669,782,675
268	First Federal S & L Assn., West Palm Beach	606,176,958
271	First Federal Savings & Loan Assn., Lake Worth	601,237,739
278	Harbor Federal Savings & Loan Assn., Fort Pierce	587,801,307
	GEORGIA	
53	Georgia Federal Bank, FSB, Atlanta	2,083,793,991
75	Fulton Federal Savings & Loan Assn., Atlanta	1,626,268,003
93	Decatur Federal Savings & Loan Assn	1,405,000,140
219	Great Southern Federal Savings Bank, Savannah	720,170,516
	HAWAII	
120	Honolulu Federal Savings & Loan Assn	1,167,515,573

Rank 12/31/83		Total Deposits 12/31/83
	ILLINOIS	
16	Talman Home Federal Savings & Loan Assn., Chicago	5,068,237,000
27	First Federal Savings & Loan Assn., Chicago	3,285,759,000
71	St. Paul Federal Savings & Loan Assn., Chicago	1,673,567,154
79	Bell Federal Savings & Loan Assn., Chicago	1,556,961,533
129	Bloomington Federal Savings & Loan Assn	1,120,898,006
147	American Savings Assn., Springfield	1,015,958,000
152	Pathway Financial, FA, Chicago	988,689,778
157	Lyons Savings & Loan Assn., Stickney	967,646,000
166	Cragin Federal Savings & Loan Assn., Chicago	902,121,456
184	Horizon Federal Savings Bank, Wilmette	826,269,000
198	Great American Federal S & L Assn., Oak Park	769,910,565
244	Mid America Federal Savings & Loan Assn., Cicero	658,818,393
246	United Savings of America, FS&LA, Chicago	652,342,699
267	Standard Federal Savings & Loan Assn., Chicago	608,885,000
282	Skokie Federal Savings & Loan Assn	585,994,579
283	Uptown Federal Savings & Loan Assn., Chicago	583,992,000
292	Land of Lincoln Savings & Loan Assn., Berwyn	555,921,666
	IOWA	
193	American Fed. S & L Assn of Central Iowa, Des Moines	791,919,513
272	United Federal Savings Bank of Iowa, Des Moines	600,509,706
	KANSAS	
70	Capitol Federal Savings & Loan Assn., Topeka	1,688,762,806
263	Mid Kansas Federal Savings & Loan Assn., Wichita	615,286,640
	KENTUCKY	
203	Great Financial Federal S & L Assn., Louisville	755,289,770
206	Cumberland Federal Savings & Loan Assn., Louisville	746,443,941
	LOUISIANA	
209	Pelican Homestead & Savings Assn., Metairie	738,928,000
262	First Financial Bank, FSB, New Orleans	615,331,432
270	Dixie Savings & Loan Assn., New Orleans	602,286,000
	MAINE	
217	Maine Savings Bank, Portland	722,139,026
	MARYLAND	
116	Savings Bank of Baltimore	1,185,530,000
124	Baltimore Federal Savings & Loan Assn	1,140,734,150
144	Loyola Federal Savings & Loan Assn., Baltimore	1,040,077,760
205	Standard Federal Savings & Loan Assn., Gaithersburg	748,350,878
211	Provident Bank of Maryland, Baltimore	737,867,642
	MASSACHUSETTS	
126	Mutual Bank FSB, Boston	1,135,722,000
143	Boston Five Cents Savings Bank FSB	1,048,129,637
153	Neworld Bank for Savings, Boston	985,631,019
189	Provident Institution for Savings, Boston	815,933,000
257	Springfield Institution for Savings	625,256,000
265	South Boston Savings Bank, Boston	610,952,000
287	Eastern Savings Bank, Lynn	572,814,000
288	Union Warren Savings Bank, Boston	566,279,000
290	Worcester County Institution for Savings, Worcester	563,365,735
	MICHIGAN	
10	Empire of America FSA, Southfield	5,872,539,732
19	First Federal of Michigan, Detroit	4,580,366,000
21	Standard Federal Savings & Loan Assn., Troy	4,000,353,081
92	Great Lakes Federal S & L Assn., Ann Arbor	1,406,763,257
181	Detroit & Northern Savings & Loan Assn., Hancock, Mich.	835,367,000
240	First Federal Savings Bank & Trust, Pontiac	666,987,475
	MINNESOTA	
35	Twin City Federal Savings & Loan Assn., Minneapolis	2,877,283,000
94	Midwest Federal Savings & Loan Assn., Minneapolis	1,398,384,555
108	First Federal Savings & Loan Assn., Minneapolis	1,269,927,966
135	Minnesota Federal Savings & Loan Assn., St. Paul	1,091,101,817
	MISSISSIPPI	
236	Unifirst Federal Savings & Loan Assn., Jackson	671,754,000
	MISSOURI	
32	Community Federal Savings & Loan Assn., St. Louis	2,967,094,774
44	Farm & Home Savings Assn., Nevada	2,403,095,734
151	Roosevelt Federal Savings & Loan Assn., Chesterfield	989,939,324
171	St. Louis Federal Savings & Loan Assn., Clayton	864,094,391
277	United Postal Savings Assn., St. Louis	589,890,780
	NEBRASKA	
101	Commercial Federal Savings & Loan Assn., Omaha	1,294,011,000
159	First Federal Savings & Loan Assn., Lincoln	939,057,837
179	American Charter Federal S & L Assn., Lincoln	836,421,475
	NEVADA	
195	Nevada Savings & Loan Assn., Las Vegas	788,942,000
285	First Western Savings Assn., Las Vegas	579,808,000
	NEW JERSEY	
17	City Federal Savings & Loan Assn., Elizabeth	4,907,952,000
25	Carteret Savings & Loan Assn., FA, Newark	3,569,054,000
31	Howard Savings Bank, Newark	3,046,768,000
68	Hudson City Savings Bank, Jersey City	1,745,981,336
127	Provident Savings Bank, Jersey City	1,125,931,000
158	Lincoln Federal Savings & Loan Assn., Westfield	944,035,000
192	Morris County Savings Bank, Morristown	794,428,064
197	Columbia Savings & Loan Assn., Fair Lawn	783,447,172
214	Investors Savings & Loan Assn., Millburn	732,605,276
224	Collective Federal S & L Assn., Egg Harbor City	707,312,719
273	Queen City Savings & Loan Assn., Plainfield	600,437,125
276	Crestmont Federal Savings & Loan Assn., Maplewood	594,286,111
289	Security Savings & Loan Assn., Vineland	565,385,396
293	Jersey Shore Savings & Loan Assn., Toms River	553,918,000
296	New Brunswick Savings Bank	552,744,602
	NEW MEXICO	
204	Albuquerque Federal Savings & Loan Assn	751,556,488
	NEW YORK	
6	Goldome FSB, Buffalo	9,834,219,000
8	Metropolitan Savings Bank FSB, Brooklyn, New York	7,084,514,000
9	Dime Savings Bank of New York FSB, Brooklyn	6,125,183,000
13	Anchor Savings Bank FSB, Northport	5,187,381,137
15	Bowery Savings Bank, New York	5,087,682,000
18	Dollar-Dry Dock Savings Bank, Bronx, New York	4,733,109,000
28	Long Island Savings Bank FSB, Queens, New York	3,209,883,000
34	American Savings Bank FSB, New York	2,885,612,000
37	Emigrant Savings Bank, New York	2,864,756,769
39	First Federal Savings & Loan Assn., Rochester	2,769,783,138
43	Manhattan Savings Bank, New York	2,518,073,488

Geographic Breakdown of Top 300 Thrift Institutions

Compiled by American Banker Copyright 1984

Rank 12/31/83		Total Deposits 12/31/83
46	Rochester Community Savings Bank	2,333,648,000
52	Williamsburgh Savings Bank, Brooklyn, New York	2,091,277,623
61	Greater New York Savings Bank, New York	1,848,212,963
62	Seamen's Bank for Savings FSB, New York	1,829,287,000
66	Green Point Savings Bank, Brooklyn, New York	1,772,546,575
67	Lincoln Savings Bank FSB, Brooklyn, New York	1,749,146,091
69	East River Savings Bank, New York	1,736,551,264
74	Albany Savings Bank FSB	1,634,584,762
86	Astoria Federal S & L Assn., Queens, New York	1,471,214,791
91	Apple Bank For Savings, New York	1,408,617,000
121	East New York Savings Bank, Brooklyn, New York	1,162,214,471
125	Onbank, Syracuse	1,139,988,885
130	Peoples Westchester Savings Bank, Tarrytown	1,115,997,729
132	Syracuse Savings Bank	1,110,190,483
134	Jamaica Savings Bank FSB, Lynbrook	1,095,333,239
140	Independence Savings Bank, Brooklyn, New York	1,059,684,246
150	Columbia Banking Federal S & L Assn. Rochester	993,676,985
160	Ridgewood Savings Bank, Queens, New York	928,156,288
170	Hamburg Savings Bank, Brooklyn, New York	882,553,814
182	Roosevelt Savings Bank, Brooklyn, New York	833,343,000
213	Century FS & LA of Long Island, Cedarhurst	734,236,000
216	Roslyn Savings Bank	723,168,317
221	Queens County Savings Bank, Queens, New York	714,863,577
223	Columbia Federal Savings Bank, Queens, New York	708,345,829
227	Eastern Savings Bank, Scarsdale	703,734,869
232	Home & City Savings Bank, Albany	682,286,000
243	Monroe Savings Bank FSB, Rochester	661,243,041
247	Richmond Hill Savings Bank, Queens, New York	647,118,708
253	Binghamton Savings Bank	631,737,796
274	Staten Island Savings Bank, New York	598,426,288
281	Suburbia Fed. Savings & Loan Assn., Garden City	586,197,926
284	Central Federal Savings, FSB, Long Beach	582,000,000
286	Savings Bank of Utica	574,935,763
299	Westchester Federal Savings Bank, New Rochelle	551,539,526
	NORTH CAROLINA	
235	First American Federal Savings & Loan Assn., Greensboro	672,435,583
239	First Home Federal Savings & Loan Assn., Greensboro	668,942,787
	NORTH DAKOTA	
174	Metropolitan Federal Savings & Loan Assn., Fargo	858,622,000
	OHIO	
59	Transohio Savings Bank, FSB, Cleveland	1,968,723,000
90	Broadview Savings & Loan Co., Cleveland	1,448,209,068
96	Ohio Savings Assn., Cleveland	1,353,077,172
97	Citizens Federal Savings & Loan Assn., Dayton	1,328,747,735
104	Gem Savings Assn., Dayton	1,290,817,000
128	Cardinal Federal Savings & Loan Assn., Cleveland	1,122,232,211
146	Third Federal Savings & Loan Assn., Cleveland	1,019,352,458
164	Buckeye Federal Savings & Loan Assn., Columbus	910,658,000
165	First Federal Savings & Loan Assn., Toledo	908,842,746
168	Mid-America Federal Savings & Loan Assn., Columbus	883,972,000
183	Diamond Savings & Loan Co., Findlay	832,443,846
186	Eagle Savings Assn., Cincinnati	819,523,204
187	Continental Federal Savings & Loan Assn., Cleveland	819,411,321
218	State Savings Bank, Columbus	720,221,087
241	Citizens Savings Bank, Canton	665,393,345
248	First Federal Savings Bank, Cleveland	642,402,957
250	Home Savings & Loan Co., Youngstown	636,469,645
251	First Federal Savings & Loan Assn., Canton	634,501,294
258	Equitable Federal Savings & Loan Assn., Lancaster	619,331,000
	OKLAHOMA	
133	Sooner Federal Savings & Loan Assn., Tulsa qs.	1,109,630,000
275	Frontier Fed. Savings & Loan Assn., Ponca City	597,137,000
280	Local Federal Savings & Loan Assn., Oklahoma City	586,375,000

Rank 12/31/83		Total Deposits 12/31/83
	OREGON	
48	Benjamin Franklin Federal S & L Assn., Portland	2,194,134,929
83	Far West Federal Bank, Portland	1,508,787,399
	PENNSYLVANIA	
5	Philadelphia Saving Fund Society	9,987,139,000
54	Atlantic Financial Federal, Bala Cynwyd	2,035,608,000
76	Beneficial Savings Bank, Philadelphia	1,569,032,000
81	First Federal Savings & Loan Assn., Pittsburgh	1,528,507,286
98	Hill Financial Savings Assn., Red Hill	1,313,998,978
103	Dollar Savings Bank, Pittsburgh	1,291,548,000
106	Germantown Savings Bank, Bala Cynwyd	1,279,565,961
114	Horizon Financial, FA, Southamption	1,205,359,000
149	Landmark Savings Assn., Pittsburgh	993,829,000
191	Commonwealth Federal S & L Assn., Norristown	797,333,961
269	First Federal Savings & Loan Assn., Flourtown	603,023,000
	PUERTO RICO	
215	First Federal Savings Bank, Santurce	725,769,729
300	Caguas Federal Savings & Loan Assn	550,909,828
	RHODE ISLAND	
176	Citizens Savings Bank, Providence	847,955,766
266	Old Colony Co-operative Bank, Providence	610,916,320
	SOUTH CAROLINA	
136	First Federal Savings & Loan Assn., Greenville	1,082,691,000
230	Security Federal Savings & Loan Assn., Columbia	687,082,231
233	American Federal Bank FSB, Greenville	676,139,006
295	South Carolina Federal Savings Bank, Columbia	553,241,067
	TENNESSEE	
110	Leader Federal Savings & Loan Assn., Memphis	1,221,061,114
222	Fidelity Federal Savings & Loan Assn., Nashville, Tenn	713,424,402
254	Home Federal Savings Bank of Tennessee, Knoxville	628,908,499
256	Metropolitan Federal S & L Assn., Nashville	625,393,482
	TEXAS	
36	Gibraltar Savings Assn., Houston	2,871,853,430
41	United Savings Assn., Houston	2,613,260,000
50	University Savings Assn., Houston	2,140,026,103
55	First Texas Savings Assn., Dallas	2,030,096,318
84	Dallas Federal Savings & Loan Assn	1,490,000,000
112	San Antonio Savings Assn	1,208,666,805
123	Lamar Savings Assn., Austin	1,151,683,000
156	Texas Federal Savings & Loan Assn., Dallas	968,315,451
178	Gill Savings Assn., Hondo	838,645,000
210	Benjamin Franklin Savings Assn., Houston	738,380,282
225	City Savings & Loan Assn., San Angelo	705,754,000
226	Guardian Savings & Loan Assn., Dallas	703,958,000
245	State Savings & Loan Assn., Lubbock	658,719,000
298	San Jacinto Savings Assn., Houston	552,565,000
	UTAH	
73	American Savings & Loan Assn., Salt Lake City	1,651,445,000
	VIRGINIA	
57	Perpetual American Bank, FSB, McLean	1,979,912,411
228	Continental Federal Savings & Loan Assn., Fairfax	691,580,781
260	Dominion Federal Savings & Loan Assn., McLean	618,375,051
264	Virginia Federal Savings & Loan Assn., Richmond	612,644,883
	WASHINGTON	
38	Washington Mutual Savings Bank, Seattle	2,796,870,000
72	Pacific First Federal Savings Bank, Tacoma	1,660,206,753
234	Capital Savings Bank F.A., Olympia	673,944,855
255	Washington Federal Savings & Loan Assn., Seattle	625,648,325
	WISCONSIN	
102	Security Savings & Loan Assn., Milwaukee	1,293,767,000
154	First Savings Association of Wisconsin, Milwaukee	981,758,000
208	Mutual Savings & Loan Assn. of Wisconsin, Milwaukee	740,905,800
220	Anchor Savings & Loan Assn., Madison	719,634,000

Top 300 Thrifts in United States

In Order of Assets December 31, 1983

Compiled by American Banker Copyright 1984

Rank 12/83		Assets 12/31/83
1	American Savings & Loan Assn., Stockton, Calif.	22,487,037,000
2	Home Savings of America, FA, Los Angeles	19,747,364,000
3	Great Western Savings, FS&LA, Beverly Hills	17,084,376,000
4	California Fed. Savings & Loan Assn., Los Angeles	14,128,972,000
5	Philadelphia Saving Fund Society	11,922,157,000
6	Goldome FSB, Buffalo, N.Y.	11,580,217,000
7	Glendale Federal Savings & Loan Assn., Calif.	9,741,231,000
8	First Nationwide Savings, FS&LA, San Francisco	8,900,655,672
9	World Savings, FS&LA, Oakland, Calif.	8,192,828,453
10	First Federal of Michigan, Detroit	7,971,432,000
11	Metropolitan Savings Bank FSB, Brooklyn, New York	7,511,875,000
12	Empire of America FSA, Southfield, Mich.	6,987,166,990
13	City Federal Savings & Loan Assn., Elizabeth, N.J.	6,726,146,000
14	Home Fed. Savings & Loan Assn. of San Diego, Calif.	6,699,492,414
15	Dime Savings Bank of New York FSB, Brooklyn	6,633,743,000
16	Talman Home Federal Savings & Loan Assn., Chicago	6,319,806,000
17	Anchor Savings Bank FSB, Northport, N.Y.	6,036,259,879
18	Gibraltar Savings, FS&LA, Beverly Hills	5,943,760,932
19	Bowery Savings Bank, New York	5,592,000,000
20	Imperial Savings, FS&LA, San Diego	5,511,041,128
21	Dollar-Dry Dock Savings Bank, Bronx, New York	5,075,796,000
22	Coast Federal Savings of America, FS&LA, Los Angeles	5,013,251,485
23	Great American Federal Savings Bank, San Diego, Calif.	4,887,793,800
24	Sears Savings Bank, Los Angeles	4,845,561,000
25	Standard Federal Savings & Loan Assn., Troy, Mich.	4,826,399,207
26	Columbia Savings & Loan Assn., Beverly Hills	4,608,696,386
27	Carteret Savings & Loan Assn., FA, Newark, N.J.	4,396,194,000
28	AmeriFirst Federal Savings & Loan Assn., Miami	4,134,946,209
29	First Federal Savings & Loan Assn., Rochester, N.Y.	4,109,026,903
30	Long Island Savings Bank FSB, Queens, New York	4,062,663,000
31	First Federal Savings & Loan Assn., Chicago	3,932,919,000
32	Gibraltar Savings Assn., Houston	3,902,304,204
33	Florida Federal Savings & Loan Assn., St. Petersburg	3,896,094,514
34	Twin City Federal Savings & Loan Assn., Minneapolis	3,890,669,000
35	People's Savings Bank-Bridgeport, Conn	3,646,877,130
36	Howard Savings Bank, Newark, N.J.	3,612,771,000
37	Community Federal Savings & Loan Assn., St. Louis, Mo.	3,546,669,195
38	Benjamin Franklin Federal S & L Assn., Portland, Ore.	3,545,486,362
39	United Savings Assn., Houston	3,484,484,000
40	Washington Mutual Savings Bank, Seattle	3,400,205,000
41	Northeast Savings, FA, Hartford, Conn.	3,373,377,000
42	Citicorp Savings, FS&LA, San Francisco	3,338,302,000
43	American Savings & Loan Assn. of Florida, Miami	3,278,315,000
44	American Savings Bank FSB, New York	3,231,897,000
45	First Federal Savings & Loan Assn., Phoenix, Ariz.	3,098,542,000
46	Emigrant Savings Bank, New York	3,012,036,687
47	Western Savings & Loan Assn., Phoenix, Ariz.	2,964,343,788
48	University Savings Assn., Houston	2,834,381,622
49	First Texas Savings Assn., Dallas	2,799,252,923
50	Manhattan Savings Bank, New York	2,736,560,716
51	Farm & Home Savings Assn., Nevada, Mo.	2,736,333,784
52	Perpetual American Bank, FSB, McLean, Va.	2,613,284,516
53	Rochester Community Savings Bank, N.Y.	2,590,762,000
54	Santa Barbara Savings & Loan Assn., Calif.	2,463,467,000
55	Transohio Savings Bank, FSB, Cleveland	2,453,700,000
56	Pacific First Federal Savings Bank, Tacoma, Wash.	2,367,764,101
57	Guarantee Savings, FS&LA, Fresno, Calif.	2,365,880,117
58	Central Savings & Loan Assn., San Diego, Calif.	2,324,855,000
59	Coral Gables Federal Savings & Loan Assn., Fla.	2,306,551,587
60	Atlantic Financial Federal, Bala Cynwyd, Pa.	2,296,820,000
61	American Savings & Loan Assn., Salt Lake City, Utah	2,295,809,000
62	Georgia Federal Bank, FSB, Atlanta	2,276,490,618
63	Valley Federal S & L Assn., Van Nuys, Calif.	2,267,736,000
64	Society for Savings, Hartford, Conn.	2,248,780,000
65	Fidelity Federal S & L Assn., Glendale, Calif.	2,247,352,737
66	Dade Savings & Loan Assn., Miami	2,236,060,000
67	Seamen's Bank for Savings FSB, New York	2,233,586,000
68	Williamsburgh Savings Bank, Brooklyn, New York	2,229,749,393
69	Commercial Federal Savings & Loan Assn., Omaha, Neb.	2,226,567,000
70	Lincoln Savings Bank FSB, Brooklyn, New York	2,171,678,590
71	St. Paul Federal Savings & Loan Assn., Chicago	2,135,484,040
72	Far West Federal Bank, Portland, Ore.	2,023,491,666
73	Greater New York Savings Bank, New York	2,020,529,729
74	Broadview Savings & Loan Co., Cleveland	2,018,117,253
75	Capitol Federal Savings & Loan Assn., Topeka, Kan.	1,958,905,950
76	Hudson City Savings Bank, Jersey City, N.J.	1,954,052,469
77	Beverly Hills Savings & Loan Assn.	1,949,988,000
78	New Biscayne Federal Savings & Loan Assn., Miami	1,944,862,000
79	Freedom Savings & Loan Assn., Tampa, Fla.	1,937,581,848
80	Green Point Savings Bank, Brooklyn, New York	1,934,706,888
81	Downey Savings & Loan Assn., Costa Mesa, Calif.	1,904,553,516
82	Astoria Federal Savings & Loan Assn., Queens, New York	1,874,477,652
83	Western Federal Savings & Loan Assn., Denver	1,854,465,703
84	East River Savings Bank, New York	1,840,532,752
85	Midwest Federal Savings & Loan Assn., Minneapolis	1,831,017,281
86	First Federal Savings & Loan Assn., Pittsburgh	1,822,336,297
87	Dallas Federal Savings & Loan Assn	1,820,000,000
88	Fulton Federal Savings & Loan Assn., Atlanta	1,763,769,878
89	Great Lakes Federal S & L Assn., Ann Arbor, Mich.	1,744,738,762
90	Albany Savings Bank FSB, N.Y.	1,728,735,755
91	Pacific Fed. Savings & Loan Assn., Costa Mesa, Calif.	1,694,052,701
92	Chase Federal Savings & Loan Assn., Miami	1,687,143,159
93	Honolulu Federal Savings & Loan Assn., Hawaii	1,684,673,423
94	Beneficial Savings Bank, Philadelphia	1,676,669,000
95	Bell Federal Savings & Loan Assn., Chicago	1,676,113,959
96	Pioneer Federal Savings & Loan Assn., Clearwater, Fla.	1,673,734,000
97	First Federal Savings of Arkansas, FA, Little Rock	1,666,608,000
98	Mercury Savings, FS&LA, Huntington Beach, Calif.	1,665,112,000
99	Atlantic Federal S & L Assn., Fort Lauderdale, Fla.	1,643,554,000
100	Horizon Financial, FA, Southampton, Pa.	1,639,137,000
101	San Francisco Federal Savings & Loan Assn	1,614,873,000
102	Columbia Savings, FS&LA, Denver	1,610,581,054
103	Far West Savings & Loan Assn., Newport Beach, Calif.	1,605,000,000
104	First Federal Savings & Loan Assn., Minneapolis	1,602,554,139
105	Dollar Savings Bank, Pittsburgh	1,589,385,000
106	Hill Financial Savings Assn., Red Hill, Pa.	1,584,533,075
107	Gem Savings Assn., Dayton, Ohio	1,576,746,000
108	Empire Savings Building & Loan Assn., Denver	1,574,699,604
109	Ohio Savings Assn., Cleveland	1,567,977,192
110	San Antonio Savings Assn., Tex.	1,555,598,849
111	Apple Bank For Savings, New York	1,514,284,000
112	Baltimore Federal Savings & Loan Assn	1,497,919,898
113	Decatur Federal Savings & Loan Assn., Ga.	1,488,361,429
114	Security Savings & Loan Assn., Milwaukee, Wis.	1,468,137,000
115	Citizens Federal Savings & Loan Assn., Miami	1,458,774,237
116	Citizens Federal Savings & Loan Assn., Dayton, Ohio	1,443,641,483
117	Sooner Federal Savings & Loan Assn., Tulsa, Okla.	1,429,030,000
118	Fortune Federal Savings & Loan Assn., Clearwater, Fla.	1,421,952,002
119	Homestead Savings, FS&LA, San Francisco	1,414,913,000
120	Texas Federal Savings & Loan Assn., Dallas	1,412,240,961
121	Leader Federal Savings & Loan Assn., Memphis, Tenn.	1,371,243,977
122	Eureka Federal Savings & Loan Assn., San Carlos, Calif.	1,357,852,146
123	Germantown Savings Bank, Bala Cynwyd, Pa.	1,353,888,968
124	United First Fed. Savings & Loan Assn., Sarasota, Fla.	1,349,261,888
125	Savings Bank of Baltimore	1,326,649,000
126	Loyola Federal Savings & Loan Assn., Baltimore	1,325,986,391
127	Southern California Savings, FSSfA, Beverly Hills	1,313,809,000
128	Lamar Savings Assn., Austin, Tex.	1,304,158,000
129	Home Federal Bank of Florida FSB, St. Petersburg	1,299,971,698
130	Jamaica Savings Bank FSB, Lynbrook, N.Y.	1,281,898,324
131	Financial Fed. Savings & Loan Assn., Miami Beach, Fla.	1,279,388,577
132	Cardinal Federal Savings & Loan Assn., Cleveland	1,276,500,954
133	First Federal Savings & Loan Assn., Greenville, S.C.	1,269,845,000
134	East New York Savings Bank, Brooklyn, New York	1,266,579,376
135	Mutual Bank FSB, Boston	1,249,182,000
136	First Federal Savings & Loan Assn., Lincoln, Neb.	1,248,859,024
137	Southwest Savings & Loan Assn., Phoenix, Ariz.	1,245,000,206
138	Bay View Fed. Savings & Loan Assn., San Mateo, Calif.	1,239,214,478
139	Bell Savings & Loan Assn., San Mateo, Calif.	1,232,464,000
140	Sacramento Savings & Loan Assn., Calif.	1,221,846,745
141	Investors Savings & Loan Assn., Millburn, N.J.	1,221,165,357
142	Buckeye Federal Savings & Loan Assn., Columbus, Ohio	1,218,569,000
143	Bloomington Federal Savings & Loan Assn., Ill.	1,216,666,622
144	Minnesota Federal Savings & Loan Assn., St. Paul	1,213,336,215
145	Boston Five Cents Savings Bank FSB	1,208,854,696
146	American Charter Federal S & L Assn., Lincoln, Neb.	1,207,763,364
147	Onbank, Syracuse, N.Y.	1,203,619,189
148	Provident Savings Bank, Jersey City, N.J.	1,201,294,000
149	Hollywood Federal Savings & Loan Assn., Fla.	1,200,930,910
150	Metropolitan Federal Savings & Loan Assn., Fargo, N.D.	1,196,473,000
151	First Savings Association of Wisconsin, Milwaukee	1,186,683,000
152	Pathway Financial, FA, Chicago	1,183,213,338
153	Syracuse Savings Bank, N.Y.	1,180,471,030
154	Landmark Savings Assn., Pittsburgh	1,175,781,000
155	Peoples Westchester Savings Bank, Tarrytown, N.Y.	1,171,364,738
156	Albuquerque Federal Savings & Loan Assn., N.M.	1,167,795,839
157	Security First Fed. S & L Assn., Daytona Beach, Fla.	1,158,900,793
158	Detroit & Northern Savings & Loan Assn., Hancock, Mich.	1,151,903,000
159	Neworld Bank for Savings, Boston	1,142,957,825
160	Third Federal Savings & Loan Assn., Cleveland	1,139,113,301
161	Mid-America Federal S & L Assn., Columbus, Ohio	1,130,480,000
162	Independence Savings Bank, Brooklyn, New York	1,126,468,813
163	Cragin Federal Savings & Loan Assn., Chicago	1,115,872,971
164	First Federal Savings Bank, Santurce, P.R.	1,115,732,249
165	Columbia Banking Federal S & L Assn. Rochester, N.Y.	1,099,728,059
166	First Southern Fed. Savings & Loan Assn., Mobile, Ala.	1,099,467,467
167	Lincoln Savings & Loan Assn., Monterey Park, Calif.	1,095,827,830
168	Home Federal Savings & Loan Assn., Tucson, Ariz.	1,083,594,000
169	Nevada Savings & Loan Assn., Las Vegas	1,078,113,000
170	First South Federal Savings & Loan Assn., Pine Bluff, Ark.	1,077,904,683
171	Western Fed. Savings & Loan Assn., Los Angeles	1,074,929,000
172	Guardian Savings & Loan Assn., Dallas	1,067,381,000
173	Lincoln Federal Savings & Loan Assn., Westfield, N.J.	1,063,798,000
174	Coast Federal Savings & Loan Assn., Sarasota, Fla.	1,061,860,451
175	Continental Federal Savings & Loan Assn., Cleveland	1,043,849,555
176	American Savings Assn., Springfield, Ill.	1,042,316,000
177	Roosevelt Federal S & L Assn., Chesterfield, Mo.	1,041,871,702
178	Pima Savings & Loan Assn., Tucson, Ariz.	1,039,717,795
179	Flagler Federal Savings & Loan Assn., Miami	1,035,098,000
180	American Fed. S & L Assn of Central Iowa, Des Moines	1,031,502,127
181	National Permanent Bank, FSB, Washington, D.C.	1,029,831,212
182	Midland Federal Savings & Loan Assn., Denver	1,015,800,000
183	Ridgewood Savings Bank, Queens, New York	1,015,570,347
184	Lyons Savings & Loan Assn., Stickney, Ill.	1,014,127,000
185	First City Federal S & L Assn., Bradenton, Fla.	1,006,826,380
186	State Savings Bank, Columbus, Ohio	1,001,979,298
187	The First, F.A., Orlando, Fla.	1,000,431,223
188	Gill Savings Assn., Hondo, Tex.	999,881,000
189	Provident Institution for Savings, Boston	998,274,000
190	Home Federal Savings Association of Florida, Hollywood	995,691,590
191	First Federal Savings & Loan Assn., Jacksonville, Fla.	987,021,101
192	San Jacinto Savings Assn., Houston	979,401,000
193	Banking Center, Waterbury, Conn.	974,302,754
194	First Federal Savings & Loan Assn., Toledo, Ohio	973,793,768
195	Diamond Savings & Loan Co., Findlay, Ohio	971,192,431
196	New Haven Savings Bank, Conn.	960,652,384
197	Hamburg Savings Bank, Brooklyn, New York	951,565,268
198	Connecticut Savings Bank, New Haven	948,989,438
199	Citizens Savings Bank, Providence, R.I.	948,763,047
200	Benjamin Franklin Savings Assn., Houston	947,730,555
201	Franklin Savings Assn., Ottawa, Kan.	947,504,000
202	Wilmington Savings Fund Society FSB, Del.	940,648,000
203	Eagle Savings Assn., Cincinnati	940,127,771
204	Naples Federal Savings & Loan Assn., Fla.	939,731,000
205	St. Louis Federal Savings & Loan Assn., Clayton	937,884,525
206	Cumberland Federal Savings & Loan Assn., Louisville, Ky.	923,708,922
207	Roosevelt Savings Bank, Brooklyn, New York	923,597,000
208	Commonwealth Federal S & L Assn., Norristown, Pa.	920,507,194
209	Great American Federal S & L Assn., Oak Park, Ill.	913,307,579
210	Pomona First Fed. Savings & Loan Assn., Calif.	910,960,036

Top 300 Thrifts in United States

Rank 12/83		Assets 12/31/83
211	Horizon Federal Savings Bank, Wilmette, Ill.	909,772,000
212	American Federal Bank FSB, Greenville, S.C.	900,809,466
213	Standard Federal Savings & Loan Assn., Gaithersburg, Md.	900,153,258
214	Union Fed. Savings & Loan Assn., Los Angeles	899,760,334
215	Columbia First Federal S & L Assn., Washington, D.C.	898,567,477
216	Columbia Federal Savings Bank, Queens, New York	876,959,934
217	Columbia Savings & Loan Assn., Fair Lawn, N.J.	862,945,135
218	Washington Federal Savings & Loan Assn., Seattle	851,401,422
219	Great Financial Federal S & L Assn., Louisville, Ky.	845,318,250
220	Dixie Savings & Loan Assn., New Orleans, La.	837,427,000
221	Mutual Savings & Loan Assn. of Wisconsin, Milwaukee	836,648,955
222	Morris County Savings Bank, Morristown, N.J.	834,312,288
223	Anchor Savings & Loan Assn., Madison, Wis.	830,675,000
224	Provident Bank of Maryland, Baltimore	817,129,677
225	First Home Federal S & L Assn., Greensboro, N.C.	816,696,819
226	Great Southern Federal Savings Bank, Savannah, Ga.	812,585,418
227	Continental Federal Savings & Loan Assn., Fairfax, Va.	806,454,848
228	Ensign Bank FSB Hialeah, Fla.	804,130,598
229	Mid America Federal Savings & Loan Assn., Cicero, Ill.	803,528,170
230	First Federal Savings & Loan Assn., Flourtown, Pa.	803,349,000
231	Metropolitan Federal S & L Assn., Nashville, Tenn.	802,930,851
232	First Federal Bank of Connecticut, New Haven	802,802,031
233	Sunrise Savings & Loan Assn., Boynton Beach, Fla.	802,646,000
234	First Federal Savings Bank & Trust, Pontiac, Mich.	801,975,147
235	Citizens Savings Bank, Canton, Ohio	801,806,969
236	Roslyn Savings Bank, N.Y.	800,365,074
237	Mechanics & Farmers Savings Bank, Bridgeport, Conn.	789,526,050
238	Pelican Homestead & Savings Assn., Metairie, La.	788,799,000
239	United Postal Savings Assn., St. Louis, Mo.	788,598,281
240	Fidelity Federal Savings & Loan Assn., Nashville, Tenn.	787,438,203
241	Maine Savings Bank, Portland	787,321,950
242	Security Savings & Loan Assn., Phoenix, Ariz.	787,296,083
243	First American Federal S & L Assn., Greensboro, N.C.	787,249,334
244	First Federal Savings Bank of California, Santa Monica	786,007,000
245	Mutual Savings & Loan Assn., Bay City, Mich.	783,709,149
246	First Federal Savings Bank, Cleveland	782,646,114
247	Collective Federal S & L Assn., Egg Harbor City, N.J.	777,562,309
248	Unifirst Federal Savings & Loan Assn., Jackson, Miss.	777,545,000
249	Queens County Savings Bank, Queens, New York	775,139,325
250	First Financial Bank, FSB, New Orleans, La.	774,441,092
251	Capitol Federal Savings & Loan Assn., Aurora, Colo.	766,320,764
252	First Federal S & L Assn., West Palm Beach, Fla.	765,648,527
253	Alamo Savings Assn., San Antonio, Tex.	765,156,660
254	Savers Fed. Savings & Loan Assn., Little Rock, Ark.	764,511,034
255	Dominion Federal Savings & Loan Assn., McLean, Va.	759,100,343
256	Local Federal Savings & Loan Assn., Oklahoma City	756,011,000
257	First Federal Savings & Loan Assn., Lake Worth, Fla.	753,408,980
258	Security Federal Savings & Loan Assn., Columbia, S.C.	751,996,038
259	City Savings & Loan Assn., San Angelo, Tex.	750,081,000
260	Metropolitan Federal Savings & Loan Assn., Seattle	749,354,813
261	Capital Savings Bank F.A., Olympia, Wash.	748,815,333
262	Caguas Federal Savings & Loan Assn., P.R.	745,228,934
263	Eastern Savings Bank, Scarsdale, N.Y.	743,561,875
264	City Federal Savings & Loan Assn., Birmingham, Ala.	743,170,965
265	Westchester Federal Savings Bank, New Rochelle, N.Y.	742,231,393
266	Commerce Savings Assn., Angleton, Tex.	737,021,572
267	Central Federal Savings, FSB, Long Beach, N.Y.	735,000,000
268	Century FS & LA of Long Island, Cedarhurst, N.Y.	734,577,000
269	Security Savings & Loan Assn., Vineland, N.J.	732,977,900
270	Equitable Federal Savings & Loan Assn., Lancaster, Ohio	731,470,000
271	Prudential Federal S & L Assn., Salt Lake City, Utah	730,637,542
272	Springfield Institution for Savings, Mass.	727,098,000
273	Old Colony Co-operative Bank, Providence, R.I.	724,460,826
274	Home & City Savings Bank, Albany, N.Y.	721,671,000
275	Washington Federal S & L Assn., Washington, D.C.	720,480,194
276	Mid Kansas Federal Savings & Loan Assn., Wichita	719,924,454
277	Harbor Federal Savings & Loan Assn., Fort Pierce, Fla.	717,174,688
278	United Savings of America, FS&LA, Chicago	717,079,913
279	State Savings & Loan Assn., Lubbock, Tex.	715,365,000
280	Virginia Federal Savings & Loan Assn., Richmond	713,674,927
281	United Federal Savings Bank of Iowa, Des Moines	713,364,393
282	Queen City Savings & Loan Assn., Plainfield, N.J.	712,890,516
283	First Federal Savings & Loan Assn., Canton, Ohio	699,208,614
284	Crestmont Federal Savings & Loan Assn., Maplewood, N.J.	699,070,542
285	Savings Bank of Puget Sound, Seattle	698,156,000
286	Monroe Savings Bank FSB, Rochester, N.Y.	697,314,496
287	Frontier Fed. Savings & Loan Assn., Ponca City, Okla.	695,288,000
288	Richmond Hill Savings Bank, Queens, New York	691,441,940
289	Home Savings & Loan Co., Youngstown, Ohio	689,615,681
290	Atlantic Permanent Federal S & L Assn., Norfolk, Va.	689,490,389
291	Commonwealth Federal Savings Bank, Lowell, Mass.	688,999,000
292	First Western Savings Assn., Las Vegas, Nev.	688,509,000
293	South Boston Savings Bank, Boston	688,463,000
294	Home Federal Savings Bank of Tennessee, Knoxville	686,560,148
295	San Marino Savings & Loan Assn., Calif.	683,377,000
296	Berkeley Fed. Savings & Loan Assn., Millburn, N.J.	681,066,477
297	Skokie Federal Savings & Loan Assn., Ill.	680,207,088
298	State Savings & Loan Assn., Salt Lake City, Utah	678,122,270
299	Binghamton Savings Bank, N.Y.	673,650,114
300	Land of Lincoln Savings & Loan Assn., Berwyn, Ill.	667,293,797

Geographic Breakdown of Top 100 Savings Banks

Rank 12/31/83		Total Deposits 12/31/83
	CALIFORNIA	
8	Sears Savings Bank, Los Angeles	3,801,545,000
9	Great American Federal Savings Bank, San Diego	3,558,989,423
96	Los Angeles Federal Savings Bank	520,983,385
99	First Federal Savings Bank of California, Santa Monica	502,692,000
	COLORADO	
97	First Federal Savings Bank, Lakewood	510,826,496
	CONNECTICUT	
11	People's Savings Bank-Bridgeport	3,179,369,868
22	Society for Savings, Hartford	1,897,021,000
50	Connecticut Savings Bank, New Haven	863,075,317
51	New Haven Savings Bank	860,232,289
56	Banking Center, Waterbury	823,590,113
60	First Federal Bank of Connecticut, New Haven	757,001,834
72	Mechanics & Farmers Savings Bank, Bridgeport	671,456,835
85	American Savings Bank, New Britain	586,577,801
	DELAWARE	
53	Wilmington Savings Fund Society FSB	839,950,000
	DISTRICT OF COLUMBIA	
59	National Permanent Bank, FSB, Washington, D.C.	761,848,352
	FLORIDA	
36	Home Federal Bank of Florida FSB, St. Petersburg	1,206,493,994
98	Fidelity Federal Savings Bank of Fla., West Palm Beach	503,732,078
	GEORGIA	
19	Georgia Federal Bank, FSB, Atlanta	2,083,793,991
65	Great Southern Federal Savings Bank, Savannah	720,170,516
	ILLINOIS	
55	Horizon Federal Savings Bank, Wilmette	826,269,000
	IOWA	
83	United Federal Savings Bank of Iowa, Des Moines	600,509,706
	LOUISIANA	
81	First Financial Bank, FSB, New Orleans	615,331,432
	MAINE	
64	Maine Savings Bank, Portland	722,139,026
	MARYLAND	
37	Savings Bank of Baltimore	1,185,530,000
61	Provident Bank of Maryland, Baltimore	737,867,642
	MASSACHUSETTS	
40	Mutual Bank FSB, Boston	1,135,722,000
46	Boston Five Cents Savings Bank FSB	1,048,129,637
47	Neworld Bank for Savings, Boston	985,631,019
57	Provident Institution for Savings, Boston	815,933,000
80	Springfield Institution for Savings	625,256,000
82	South Boston Savings Bank, Boston	610,952,000
88	Eastern Savings Bank, Lynn	572,814,000
89	Union Warren Savings Bank, Boston	566,279,000
90	Worcester County Institution for Savings, Worcester	563,365,735
	MICHIGAN	
73	First Federal Savings Bank & Trust, Pontiac	666,987,475
	NEW JERSEY	
12	Howard Savings Bank, Newark	3,046,768,000
27	Hudson City Savings Bank, Jersey City	1,745,981,336
41	Provident Savings Bank, Jersey City	1,125,931,000
58	Morris County Savings Bank, Morristown	794,428,064
92	New Brunswick Savings Bank	552,744,602
100	Harmonia Savings Bank, Elizabeth	494,893,696
	NEW YORK	
2	Goldome FSB, Buffalo	9,834,219,000
3	Metropolitan Savings Bank FSB, Brooklyn, New York	7,084,514,000
4	Dime Savings Bank of New York FSB, Brooklyn	6,125,183,000
5	Anchor Savings Bank FSB, Northport	5,187,381,137
6	Bowery Savings Bank, New York	5,087,682,000
7	Dollar-Dry Dock Savings Bank, Bronx, New York	4,733,109,000
10	Long Island Savings Bank FSB, Queens, New York	3,209,883,000
13	American Savings Bank FSB, New York	2,885,612,000
14	Emigrant Savings Bank, New York	2,864,756,769
16	Manhattan Savings Bank, New York	2,518,073,488
17	Rochester Community Savings Bank	2,333,648,000
18	Williamsburgh Savings Bank, Brooklyn, New York	2,091,277,623
23	Greater New York Savings Bank, New York	1,848,212,963
24	Seamen's Bank for Savings FSB, New York	1,829,287,000
25	Green Point Savings Bank, Brooklyn, New York	1,772,546,575
26	Lincoln Savings Bank FSB, Brooklyn, New York	1,749,146,091
28	East River Savings Bank, New York	1,736,551,264
30	Albany Savings Bank FSB	1,634,584,762
33	Apple Bank For Savings, New York	1,408,617,000
38	East New York Savings Bank, Brooklyn, New York	1,162,214,471
39	Onbank, Syracuse	1,139,988,885
42	Peoples Westchester Savings Bank, Tarrytown	1,115,997,729
43	Syracuse Savings Bank	1,110,190,483
44	Jamaica Savings Bank FSB, Lynbrook	1,095,333,239
45	Independence Savings Bank, Brooklyn, New York	1,059,684,246
48	Ridgewood Savings Bank, Queens, New York	928,156,288
49	Hamburg Savings Bank, Brooklyn, New York	882,553,814
54	Roosevelt Savings Bank, Brooklyn, New York	833,343,000
63	Roslyn Savings Bank	723,168,317
66	Queens County Savings Bank, Queens, New York	714,863,577
67	Columbia Federal Savings Bank, Queens, New York	708,345,829
68	Eastern Savings Bank, Scarsdale	703,734,869
69	Home & City Savings Bank, Albany	682,286,000
74	Monroe Savings Bank FSB, Rochester	661,243,041
75	Richmond Hill Savings Bank, Queens, New York	647,118,708
78	Binghamton Savings Bank	631,737,796
84	Staten Island Savings Bank, New York	598,426,288
86	Central Federal Savings, FSB, Long Beach	582,000,000
87	Savings Bank of Utica	574,935,763
93	Westchester Federal Savings Bank, New Rochelle	551,539,526
94	Dime Savings Bank of Williamsburgh, Brooklyn, New York	549,982,872
	OHIO	
21	Transohio Savings Bank, FSB, Cleveland	1,968,723,000
76	First Federal Savings Bank, Cleveland	642,402,957
95	Women's Federal Savings Bank, Cleveland	521,741,087
	OREGON	
32	Far West Federal Bank, Portland	1,508,787,399
	PENNSYLVANIA	
1	Philadelphia Saving Fund Society	9,987,139,000
31	Beneficial Savings Bank, Philadelphia	1,569,032,000
34	Dollar Savings Bank, Pittsburgh	1,291,548,000
35	Germantown Savings Bank, Bala Cynwyd	1,279,565,961
	PUERTO RICO	
62	First Federal Savings Bank, Santurce	725,769,729
	RHODE ISLAND	
52	Citizens Savings Bank, Providence	847,955,766
	SOUTH CAROLINA	
70	American Federal Bank FSB, Greenville	676,139,006
91	South Carolina Federal Savings Bank, Columbia	553,241,067
	TENNESSEE	
79	Home Federal Savings Bank of Tennessee, Knoxville	628,908,499
	VIRGINIA	
20	Perpetual American Bank, FSB, McLean	1,979,912,411
	WASHINGTON	
15	Washington Mutual Savings Bank, Seattle	2,796,870,000
29	Pacific First Federal Savings Bank, Tacoma	1,660,206,753
71	Capital Savings Bank F.A., Olympia	673,944,855

Geographic Breakdown of Top 100 S&Ls

Compiled by American Banker Copyright 1984

Rank 12/31/83		Total Deposits 12/31/83
	ARIZONA	
30	Western Savings & Loan Assn., Phoenix	2,279,680,997
37	First Federal Savings & Loan Assn., Phoenix	2,005,268,000
94	Southwest Savings & Loan Assn., Phoenix	1,073,681,483
	ARKANSAS	
74	First Federal Savings of Arkansas, FA, Little Rock	1,239,846,000
	CALIFORNIA	
1	American Savings & Loan Assn., Stockton	18,261,705,000
2	Home Savings of America, FA, Los Angeles	15,506,896,000
3	Great Western Savings, FS&LA, Beverly Hills	13,541,806,000
4	California Fed. Savings & Loan Assn., Los Angeles	11,060,311,000
5	Glendale Federal Savings & Loan Assn	7,512,400,000
7	First Nationwide Savings, FS&LA, San Francisco	5,851,131,205
8	World Savings, FS&LA, Oakland	5,766,660,588
9	Home Fed. Savings & Loan Assn. of San Diego	5,091,182,359
13	Coast Federal Savings of America, FS&LA, Los Angeles	4,110,635,293
15	Imperial Savings, FS&LA, San Diego	3,940,804,349
16	Gibraltar Savings, FS&LA, Beverly Hills	3,691,665,052
29	Columbia Savings & Loan Assn., Beverly Hills	2,366,110,404
34	Citicorp Savings, FS&LA, San Francisco	2,093,438,000
39	Santa Barbara Savings & Loan Assn	1,823,905,000
40	Central Savings & Loan Assn., San Diego	1,812,549,000
41	Valley Federal S & L Assn., Van Nuys	1,787,267,000
47	Downey Savings & Loan Assn., Costa Mesa	1,557,382,114
49	Fidelity Federal S & L Assn., Glendale	1,540,572,708
53	Beverly Hills Savings & Loan Assn	1,487,956,000
55	Guarantee Savings, FS&LA, Fresno	1,470,768,047
67	Mercury Savings, FS&LA, Huntington Beach	1,297,508,000
80	Far West Savings & Loan Assn., Newport Beach	1,179,000,000
81	San Francisco Federal Savings & Loan Assn	1,178,852,000
89	Pacific Fed. Savings & Loan Assn., Costa Mesa	1,115,469,157
93	Eureka Federal Savings & Loan Assn., San Carlos	1,079,523,000
95	Bay View Fed. Savings & Loan Assn., San Mateo	1,063,844,248
99	Southern California Savings, FS&LA, Beverly Hills	1,028,917,000
	COLORADO	
46	Western Federal Savings & Loan Assn., Denver	1,558,949,541
66	Columbia Savings, FS&LA, Denver	1,302,946,380
84	Empire Savings Building & Loan Assn., Denver	1,158,705,244
	CONNECTICUT	
21	Northeast Savings, FA, Hartford	2,933,531,000
	FLORIDA	
19	AmeriFirst Federal Savings & Loan Assn., Miami	3,114,138,560
25	Florida Federal Savings & Loan Assn., St. Petersburg	2,753,224,679
27	American Savings & Loan Assn. of Florida, Miami	2,529,184,000
32	Coral Gables Federal Savings & Loan Assn	2,159,699,874
38	Dade Savings & Loan Assn., Miami	1,970,378,000
51	Pioneer Federal Savings & Loan Assn., Clearwater	1,513,512,000
56	Freedom Savings & Loan Assn., Tampa	1,457,824,847
57	New Biscayne Federal Savings & Loan Assn., Miami	1,449,342,000
62	Atlantic Federal S & L Assn., Fort Lauderdale	1,387,224,000
71	Fortune Federal Savings & Loan Assn., Clearwater	1,284,609,841
72	Chase Federal Savings & Loan Assn., Miami	1,278,524,643
76	United First Fed. Savings & Loan Assn., Sarasota	1,217,099,349
79	Citizens Federal Savings & Loan Assn., Miami	1,191,470,786
82	Financial Fed. Savings & Loan Assn., Miami Beach	1,177,739,976
96	Hollywood Federal Savings & Loan Assn	1,052,366,393
97	Security First Fed. S & L Assn., Daytona Beach	1,050,228,201
	GEORGIA	
45	Fulton Federal Savings & Loan Assn., Atlanta	1,626,268,003
60	Decatur Federal Savings & Loan Assn	1,405,000,140
	HAWAII	
83	Honolulu Federal Savings & Loan Assn	1,167,515,573
	ILLINOIS	
10	Talman Home Federal Savings & Loan Assn., Chicago	5,068,237,000
18	First Federal Savings & Loan Assn., Chicago	3,285,759,000
43	St. Paul Federal Savings & Loan Assn., Chicago	1,673,667,154
48	Bell Federal Savings & Loan Assn., Chicago	1,556,961,533
88	Bloomington Federal Savings & Loan Assn	1,120,898,006
	KANSAS	
42	Capitol Federal Savings & Loan Assn., Topeka	1,688,762,806
	MARYLAND	
86	Baltimore Federal Savings & Loan Assn	1,140,734,150
98	Loyola Federal Savings & Loan Assn., Baltimore	1,040,077,760
	MICHIGAN	
6	Empire of America FSA, Southfield	5,872,539,732
12	First Federal of Michigan, Detroit	4,580,366,000
14	Standard Federal Savings & Loan Assn., Troy	4,000,353,081
59	Great Lakes Federal S & L Assn., Ann Arbor	1,406,763,257
	MINNESOTA	
22	Twin City Federal Savings & Loan Assn., Minneapolis	2,877,283,000
61	Midwest Federal Savings & Loan Assn., Minneapolis	1,398,384,555
73	First Federal Savings & Loan Assn., Minneapolis	1,269,927,966
91	Minnesota Federal Savings & Loan Assn., St. Paul	1,091,101,817
	MISSOURI	
20	Community Federal Savings & Loan Assn., St. Louis	2,967,094,774
28	Farm & Home Savings Assn., Nevada	2,403,095,734
	NEBRASKA	
68	Commercial Federal Savings & Loan Assn., Omaha	1,294,011,000
	NEW JERSEY	
11	City Federal Savings & Loan Assn., Elizabeth	4,907,952,000
17	Carteret Savings & Loan Assn., FA, Newark	3,569,054,000
	NEW YORK	
24	First Federal Savings & Loan Assn., Rochester	2,769,783,138
54	Astoria Federal Savings & Loan Assn., Queens, New York	1,471,214,791
	OHIO	
58	Broadview Savings & Loan Co., Cleveland	1,448,209,068
63	Ohio Savings Assn., Cleveland	1,353,077,172
64	Citizens Federal Savings & Loan Assn., Dayton	1,328,747,735
70	Gem Savings Assn., Dayton	1,290,817,000
87	Cardinal Federal Savings & Loan Assn., Cleveland	1,122,232,211
100	Third Federal Savings & Loan Assn., Cleveland	1,019,352,458
	OKLAHOMA	
90	Sooner Federal Savings & Loan Assn., Tulsa	1,109,630,000
	OREGON	
31	Benjamin Franklin Federal S & L Assn., Portland	2,194,134,929
	PENNSYLVANIA	
35	Atlantic Financial Federal, Bala Cynwyd	2,035,608,000
50	First Federal Savings & Loan Assn., Pittsburgh	1,528,507,286
65	Hill Financial Savings Assn., Red Hill	1,313,998,978
78	Horizon Financial, FA, Southampton	1,205,359,000
	SOUTH CAROLINA	
92	First Federal Savings & Loan Assn., Greenville	1,082,691,000
	TENNESSEE	
75	Leader Federal Savings & Loan Assn., Memphis	1,221,061,114
	TEXAS	
23	Gibraltar Savings Assn., Houston	2,871,853,430
26	United Savings Assn., Houston	2,613,260,000
33	University Savings Assn., Houston	2,140,026,103
36	First Texas Savings Assn., Dallas	2,030,096,318
52	Dallas Federal Savings & Loan Assn	1,490,000,000
77	San Antonio Savings Assn	1,208,666,805
85	Lamar Savings Assn., Austin	1,151,683,000
	UTAH	
44	American Savings & Loan Assn., Salt Lake City	1,651,445,000
	WISCONSIN	
69	Security Savings & Loan Assn., Milwaukee	1,293,767,000

The 10 Best Net Worth-to-Assets Ratios Among The Nation's Top 300 Thrifts

(Dollar Figures in Millions)

Deposit Rank 12/31/83		Dec. 31, 1983 Net Worth	Total Assets	Ratio
255	Washington Federal S&L Assn., Seattle	$ 96.9	$ 851.4	11.38%
134	Jamaica Savings Bank, Lynbrook, N.Y.	141.6	1,281.9	11.04
270	Dixie Savings & Loan Assn., New Orleans	88.9	837.4	10.62
265	South Boston Savings Bank, Boston	67.0	688.5	9.73
257	Springfield Inst. for Savings, Mass.	68.6	727.1	9.44
143	Boston Five Cents Savings Bank FSB	113.9	1,208.9	9.42
189	Provident Inst. for Savings, Boston	93.0	998.3	9.32
211	Provident Bank of Md., Baltimore	76.1	817.1	9.31
176	Citizens Savings Bank, Providence, R.I.	86.0	948.8	9.07
296	New Brunswick Savings Bank, N.J.	52.8	610.6	8.66
287	Eastern Savings Bank, Lynn, Mass.	55.2	641.0	8.62

Thrifts . . .

Continued from page 1

which dropped to second place, with $15.5 billion in deposits and $19.7 billion in assets at yearend, had been the top savings and loan association for the past 28 years.

The Most Profitable Thrifts

The 10 most profitable thrift institutions are all savings and loan associations, and the top five are based in California, as well as six of the top 10. Two are located in Michigan, and one each in New Jersey and Texas.

The third most profitable thrift, after American Savings and Home Savings, was California Federal Savings & Loan Association, Los Angeles. California Federal, the nation's fourth largest thrift in both deposits and assets, had $80.5 million in net income last year.

World Savings FS&LA, Oakland, which ranked 12th in deposits and ninth in assets, was fourth in net income, with $78.8 million.

Great Western Savings FS&LA, Beverly Hills, which ranked third in both deposits and assets, was fifth in net income, with $76.5 million.

The other California-based association in this group was Columbia Savings & Loan Association, Beverly Hills. It ranked 10th, with $40.4 million in net income, and was the smallest thrift in both deposits and assets to rank among the top thrift earners — 45th in deposits and 26th in assets.

The two Michigan-based thrifts among the top 10 are Standard Federal Savings & Loan Association, Troy, and Empire of America FSA, Southfield. Standard Federal was sixth, with $55.7 million, and Empire ranked eighth, with $52.0 million.

The Texas-based thrift was Gibraltar Savings Association, Houston. And the New Jersey-based thrift was City Federal Savings & Loan Association, Elizabeth. Gibraltar Savings was seventh, with net income of $53.5 million, and City Federal was ninth, with $42.6 million.

The two most profitable savings banks last year were Great American Federal Savings Bank, San Diego, with net income of $27.9 million, and the Philadelphia Saving Fund Society, with net income of $26.2 million. Great American ranked 26th in deposits, and Philadelphia Saving ranked fifth among the nation's top 300 thrifts last year.

New Tabular Presentations

In addition to the new listing of the top thrifts in net income, the American Banker has several other new listings. The paper ranks the top 300 thrifts by assets at yearend 1983.

Also, the major findings of the survey are presented in a series of new tables, which accompany this story. They appear under the heading "The Nation's Top Thrift Institutions at a Glance." These tables include a summary of the deposit and asset totals of the nation's top 300 thrifts, top 100 S&Ls, and top 100 savings banks.

Another table provides a breakdown by charter type and deposit insurer of these top groups.

Finally, another new table identifies the 10 thrifts among the top 300 with the best ratios of net worth to assets.

The American Banker also has three listings based on yearend deposits: the top 300 thrift institutions, the top 100 savings and loan associations, and the top 100 savings banks. Each of these tables shows the assets, net worth, charter type, and deposit insurer for each institution.

Furthermore, three additional tables provide geographic breakdowns of the top 300 thrifts, the top 100 S&Ls, and the top 100 savings banks. ■

The Nation's Top Thrifts at a Glance

Dec. 31, 1983 Compared with Dec. 31, 1982

(Dollar Figures in Billions)

	Date	Total Deposits	Total Assets
Top 300 Thrifts	12/31/83	$490.3	$610.2
	12/31/83	392.6	539.1
		+24.9%	+13.2%
Top 100 S&L's	12/31/83	$256.7	$333.5
	12/31/82	198.4	265.3
		+29.4%	+25.7%
Top 100 Savings Banks	12/31/83	$158.2	$182.2
	12/31/82	130.6	151.3
		+21.3%	+20.4%

Breakdown of the Top Thrifts by Charter and Deposit Insurer

On Dec. 31, 1983

	Charter Type		Deposit Insurance		
	Mutual	Stock	FDIC	FSLIC	State
1. Top 300 Thrifts	203	97	65	233	2
207 S&Ls	123	84	...	...	...
93 Savings Banks	80	13	...	...	...
2. Top 100 S&Ls	51	49	0	100	0
3. Top 100 Savings Banks	85	15	67	31	2

Dakota . . .

Continued from page 2

ership of banks and insurance companies.

Mr. Christianson also termed "unfortunate" a recent Federal Reserve Board decision to postpone a ruling on whether out-of-state holding companies can sell insurance nationwide by acquiring a South Dakota bank. The Fed has said it will not rule until Congress acts on an interstate banking bill.

Citicnrp, BankAmerica Corp., and First Interstate Corp all have South Dakota's approval to own a bank that could engage in the insurance business.

Mr. Christianson expressed little confidence in Congress' ability to act quickly; he quoted Gov. Janklow as describing Congress' method of operation as "paralysis by analysis."

However, he said he was not concerned by a recent bill introduced in the Missouri legislature that would allow Citicorp to set up credit card operations there. Delaware in 1981 followed South Dakota in liberalizing bank laws to allow credit card operations by out-of-state bank holding companies.

Since Citicorp set up its credit card operations in South Dakota in 1981, it has created nearly 2,000 jobs in the state, and the bank is currently capitalized at nearly $300 million. That amount equals the combined capitalization of South Dakota's 145 other banks. ■

Surcharge Ban Fight Expected In Congress

By LISA J. Mc CUE

WASHINGTON — A ban on credit card surcharges expired Monday and congressional backers are bracing for a possible fight over efforts to reinstate it.

House members who strongly favor a permanent ban on card surcharges may hold up reinstatement of the ban in an attempt to force Senate action on another measure — the Credit Card Protection Act, according to one congressional aide.

The House last October approved that bill intended to crack down on multimillion dollar schemes to defraud credit card holders and companies. It also backed an extension until July of prohibitions against retailers imposing higher charges on credit card transactions than for those made with cash.

The Senate Banking Committee last week voted in favor of extending the surcharge ban's expiration date until May 15. But the committee acted too late to get to renew the ban before the old law expired.

Curt Prins, staff director of the House subcommittee on consumer affairs and coinage, said Monday there is a "strong possibility" that House members will delay further action on the surcharge ban until the Senate promises to take up the matter of credit card fraud.

"The ban will expire and that's the Senate's fault," he said.

Mr. Prins said subcommittee chairman Frank Annunzio, D-Ill., considers both credit card measures to be a top priority.

"If he has to take a shorter extension in order to get anything done there, then the Senate should agree to pass the Credit Card Protection Act," the subcommittee staff director said.

Mr. Prins also indicated that House members who oppose credit card surcharges are dismayed by Senate Banking Committee Chairman Jake Garn's recent reversal on the subject.

At a recent hearing, Sen. Garn said he has been wrong to oppose such surcharges in the past, and would work to enact legislation allowing "price differences."

Mr. Prins said Monday: "When people start realizing they are getting surcharges, the Senate might change its mind." He added that the surcharge ban extension "could stay expired for a while." ■

Sears Opens 11 In-Store Financial Centers

Sears, Roebuck and Co. has opened 11 more Financial Network Centers in retail stores in Columbus, Ohio; San Antonio, and in central and southern California.

Three centers opened in Columbus, two in San Antonio, four in the Los Angeles area, one in San Diego, and one in the San Francisco Bay area.

The openings bring to 145 the number of financial centers in Sears stores throughout the nation. Edward R. Telling, chairman and chief executive officer, said the company plans to add 150 centers in 1984, bringing the total to more than 280 by yearend.

"The expansion pace reflects continued positive customer response," Mr. Telling said. "People are making it very clear that access to a wide range of financial services and to straightforward advice in the comfort and convenience of a Sears store is very appealing." ■

3/1/84
C0175-1A

SAMPLE
CONGRESSIONAL INFOR SREV SRI
SUSAN GARNER
4520 E. WEST HIGHWAY
BETHESDA MD 20814

American Banker

The Only Daily Banking Newspaper

VOL. CXLIX NO. 42 | Wednesday, February 29, 1984 | 149th Year

Continental's Brass Looks to Future

By RICHARD RINGER

CHICAGO — Continental Illinois Corp.'s new management will institute a number of changes aimed at strengthening earnings, but they won't predict when better results will be evident.

David G. Taylor, named Monday as Continental's chief executive officer, said he is confident that "earnings will rebound in a substantial and dramatic way. We don't know [however] when that day will come."

He added, "We're very, very cautious about being optimistic."

Mr. Taylor, 54, considered by many to be a rising star at Continental, succeeds Roger E. Anderson as chief executive officer as part of a major top management shuffle announced Monday.

Mr. Anderson, 62, said he will take early retirement following Continental's April annual meeting. Mr. Anderson also will not seek reelection as a

➳ Continental: Page 17

New Funds Venture

Dreyfus, 'Major Bank' Plan Coming

By LYNN BRENNER

NEW YORK — In two or three weeks, the Dreyfus Corp. and "a major bank" will announce a joint venture — the creation of a family of six new mutual funds to be managed by the bank and distributed to the retail market by Dreyfus, according to Dreyfus' president.

Joseph DiMartino, president and chief operating officer of Dreyfus, refused to identify the bank but said, "This will be [the bank's] own family of funds."

Like other money management firms, Dreyfus already administers mutual funds that banks make available to their retail customers — Chase Manhattan Bank and First National Bank of Chicago, among them — but Mr. DiMartino indicated that this new venture will be different.

It will capitalize, he said, on Dreyfus' cost administration and service strengths and on the bank's money management capability.

➳ Dreyfus: Page 23

Fed Demands a Say In Mellon's NJ Deal

By JAY ROSENSTEIN

WASHINGTON — A proposed interstate acquisition by Mellon National Corp. ran into a possible roadblock Tuesday when the Federal Reserve Board said it must clear the transaction.

Pittsburgh-based Mellon is attempting to acquire Heritage Bancorp Inc. of Jamesburg, N.J., under an arrangement whereby Mellon's Philadelphia subsidiary, Girard Bank, first would be merged with Heritage Bank NA. Because the New Jersey institution has operated a branch in Philadelphia since 1813, Mellon contends that the merger would not violate interstate banking limits that came into being with the 1927 McFadden Act.

Mellon also contends that because the transaction involves a merger of two national banks, it should be subject to the approval of the Comptroller of the Currency and not the Fed.

But the proposal has been criticized by banking

➳ Mellon: Page 19

Banks Mounting a Full-Scale Charge into Corporate Defeasance Deals

But the Market May Not Be as Big as They Expect, and the Profit Potential Isn't Great

By MARCI BAKER

It isn't a panacea for corporate debt woes. Critics dismiss it as window-dressing for balance sheets. But regulators have approved its use under limited conditions, and bankers are lining up to give companies advice on how to do it.

"It" is defeasance — an accounting technique that companies can use to reduce debt on their balance sheets by setting up a trust to service it. When the Securities and Exchange Commission and the Financial Accounting Standards Board approved defeasance as a way to pay off old corporate debt last December, commercial and investment bankers took a look at the potential market — billions of dollars in corporate securities outstanding — and many decided to get a piece of it.

"Corporate America is being inundated with proposals from commercial as well as investment banks," said Robert Lichten, senior vice president at Chase Manhattan Bank.

David Devendorf, vice president and treasurer of B.F. Goodrich Co., the Akron, Ohio, tire manufacturer, has been fielding a substantial number of calls from bankers. "This thing is being marketed very aggressively," he said.

Under the defeasance rules permitted by the FASB, a company with old, low-coupon debt goes out and buys U.S. Treasury bonds with similar coupon rates. The Treasuries are put into an irrevocable trust to pay off the company's debt. The income from the

➳ Defeasance: Page 18

Charles Waller

INSIDE

American Banker

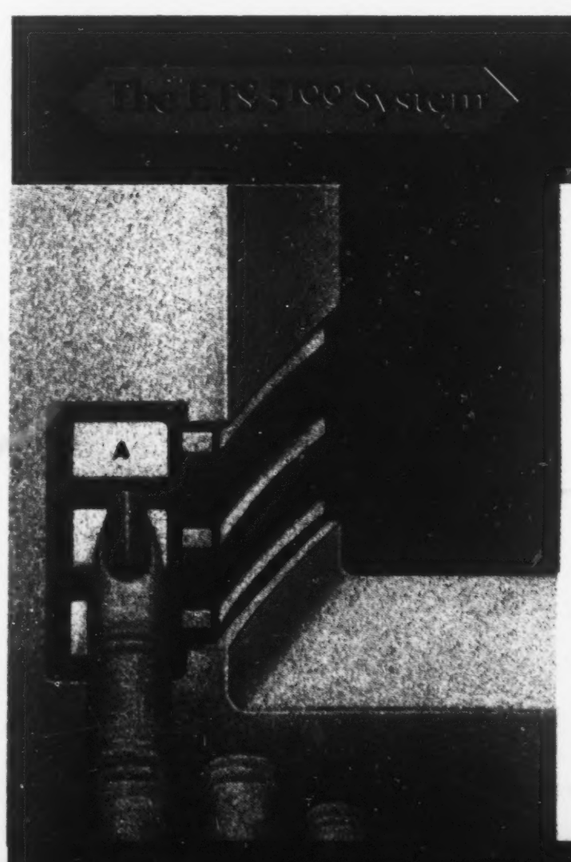
Ranks the Top Correspondent Banks

A complete set of correspondent banking tables appears today. These include three new tables not published before — a breakdown of banks by Federal Reserve District; a summary table of correspondent balances by district; and a listing of banks by total interbank deposits. The full version of two other tables — correspondent balances due all banks and due domestic banks — also appears. On Nov. 28, American Banker published an abridged version because of data gathering problems. 1A

The Back Page

Bernard Baruch's career ranged from Wall Street to Washington. A biography tracks the rise of the man and of the legend: WORTH READING..... 40

Calendar 26



The ETS 5100 System

It's the best way to get the message.

The Docutel/Olivetti ETS 5100 System is the result of the most advanced ATM thinking around—our own and that of many leading financial institutions.

Here's one example. The ETS 5100 has a unique software architecture that lets you reprogram message formats downline from the host computer.

Change display messages, print formats, transaction sequences and much more with the convenience of centralized programming.

The ETS 5100 System from Docutel/Olivetti. The most advanced ATM ever. It's the message you've been waiting for. Call your Docutel/Olivetti sales representative for all the other reasons. You'll see that better thinking really does make for a better ATM.

DOCUTEL olivetti We want more of your business.

SSI REPORT

PEP

Paperless Entry Processing System

The most complete and highly regarded ACH software system available. A product where support is consistently one of the system's highest user-rated categories.

For information about the system chosen by more than 350 financial institutions to process their CTP's, DTC's and other EFT transactions, contact...

John Simon
STOCKHOLDER SYSTEMS, INC.
1965 North Park Place
Atlanta, Ga. 30339
(404) 952-3387